

SPOTLIGHT

MAY 2017

THE

TOP 10

10



THINGS YOU
CAN DO AT
APP TIME

TO PREVENT

A DELAY IN ISSUE

SPOTLIGHT

www.arc.aillife.com/arc/spotlight
A monthly publication spotlighting top producers of American Income Life and National Income Life

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Steve Greer
President
AIL Agency Division

BEWARE OF THE PERSON WHO CAN'T BE BOTHERED BY DETAILS.
— WILLIAM FEATHER

TWO LEGENDARY COMPANIES ARE often cited as examples in discussions about attention to details: Disney and Apple.

If you've been to a Disney theme park, you know that old Walt went to incredible lengths to create an alternate reality in the Magic Kingdom. The example used most often is the system of tunnels that runs under each park so that employees who appear in costume are never seen out of character. But the one that blew my mind takes a careful eye to spot; I bent down to tie my shoe and noticed a little Mickey head in the center of the man-hole cover! No detail escaped Walt's keen eye so "guests" (not "visitors" or "customers") are immersed in the illusion.



The late Steve Jobs loved doing things right and even cared about the look of things you couldn't see. He was notoriously obsessive about every detail of Apple products. The example I think illustrates it best is the attention he devoted to the app icons on the iPhone; he used a jeweler's loupe to examine them pixel-by-pixel. Jobs once called a project manager during a Sunday church service because the color of the second "o" in Google wasn't the correct shade of yellow in the app's original icon.

When it comes to what we do — protecting working families — there is no such thing as a minor detail. Our policies may not be a matter of life or death, but to those families we serve, the protection we sell can certainly mean the difference between life as usual and the end of life as they know it.

It's all in the details, and there's no better place to start than getting things right "from the git-go," as we say in Texas. Getting things right in the first place is always preferable to having to go back and do it again. Nobody likes to feel as if they have wasted their time. If a client feels inconvenienced enough, you may not get the chance to do it right the second time. All those little steps in the button-up process after a sale ... just do it.

Things happen, and sometimes a policy will be held up through no fault of your own. The best thing you can do is contact your client and take care of it as soon as you learn about it. Whether the delay was your fault or not, it only makes sense that you do everything in your power to ensure that any further interaction with that client goes as smoothly as possible.

Just as your car won't go indefinitely without regular service, neither will your clients. Don't make the mistake of thinking they'll call you when they need something. Life happens and needs change, but they may not realize that normal life events like birthdays, marriage, divorce, the birth or adoption of a child can all trigger the need to update their coverage. You're the pro ... be pro-active! Check up on them on a regular basis.

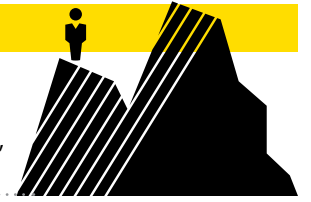
"THERE IS NO SUCH THING AS A MINOR DETAIL."

In this month's Spotlight, we've invited Underwriting Senior Director Jennifer Low and Vice President of Quality Business, Richard Meshulum to impart their wisdom on writing quality business that issues the first time and stays for the long term. It's common sense but you'd be surprised at how much business is doomed before it ever hits the books because someone overlooked the details. Be sure to check out their tips on PAGE 14 and 15.

Remember, the details aren't just part of the big picture; they help create the big picture of satisfied clients, protected families and successful sales professionals.

SGA Career Track

New Markets Opening & Expanding!
There is a growing need for ambitious leaders. AIL/NILICO is looking for MGAs and GAs wanting to pursue the SGA Career Track. If you are interested, speak to your SGA, then send an email to: futuresga@aillife.com.



Required Retention Rate

Effective Jan. 1, 2017, to be eligible for bonuses and be featured in Spotlight, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines and is used only during the Producer's first nine months. The rates listed are for Spotlight recognition only.

Table with 2 columns: Retention (72.0%), Net to Gross (80%)

Dates to Remember

eApp business and paper applications subject to the 7 day hold should be uploaded or sent to Home Office by Friday 6/23 before 2:00 p.m. CST. Paper apps excluded from the 7 day hold and PR credits should be sent to Home Office by Wednesday 6/28. eApp business excluded from the 7 day hold should be uploaded by Friday 6/30 before 2:00 p.m. CST to count for June production.

eApp cutoff has been extended to 3:30 p.m. CST every Wednesday, Thursday, and last day of the calendar month to allow more business to load before the weekly advance and end-of-month AP&P cutoff. All other days of the week remain the standard 2:00 p.m. CST cutoff time.

\$4,760,116

in total bonuses were paid out this month by AIL and NILICO. For more information on the monthly bonuses, turn to Page 26-33.



Code of Business Conduct & Ethics Torchmark and AIL/NILICO are committed to maintaining a business atmosphere and working environment based on honesty, fair dealing and sound business ethics. Please find The Torchmark Corporation Code of Business Conduct and Ethics by logging in to the Agency Resource Center at www.aillife.com/arc or www.nilife.com/arc and clicking the Torchmark Corporation Code of Business Conduct and Ethics link at the very bottom of the page. This Code of Conduct expresses the standards of integrity and business conduct that all Company directors, officers, employees and independent contractors must uphold and follow. The Code is provided to help you understand what the Company expects of you and should be read carefully.

Look for the asterisk! The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the 2018 Awards Presentation are: the top SGA from each category based on Performance Factor with 100% minimum, the top two RGAs, the top five MGAs, the top five GAs, the top five SAs, and the top ten Individual Producers, the top PR Representative from each category, and the top PR Manager from each category. View the 2018 Convention Qualifications online at www.aillife.com or www.nilife.com. Check your production! If there is an asterisk by your position, you could be on your way to stay at the wonderful Gaylord Palms Resort in Orlando! The convention will be held June 24-27, 2018.



ANNIVERSARIES

44 YEARS OF SERVICE
David Blaisdell, PR

29 YEARS OF SERVICE
John Wagner, PR

25 YEARS OF SERVICE
David Thornton, MGA

22 YEARS OF SERVICE
Lawrence Hauck, AGT

21 YEARS OF SERVICE
Durhon Oldham, SGA
Ilija Orlovic, SGA
Leo VanDenBussche, PR

19 YEARS OF SERVICE
Al Wall, PR

18 YEARS OF SERVICE
Theresa Bellajaro, AGT

16 YEARS OF SERVICE
James Bailey, MGA
Joseph Diecedue, SGA
Patricia Lee, MGA

15 YEARS OF SERVICE
Travis Vandeberghe, GA

14 YEARS OF SERVICE
Lily Sakai, AGT

13 YEARS OF SERVICE
Levar Morgan, RGA

11 YEARS OF SERVICE
Benjamin Ainscough, AGT

Matthew Cartwright, MGA
Gregory Hayman, AGT
Daven Hermosura, MGA
Jose Lopes, MGA

10 YEARS OF SERVICE
Luay Ghawi, RGA
Roghie Hassan Loo, MGA
Stephen Hill, RGA
Kevin Ishikane, AGT
David Ramirez, AGT
Dawn Trudden, PR

9 YEARS OF SERVICE
Tony Anderson, PR
Jason Beckman, PR DIRECTOR
Sharon Brenner, AGT
Dustin Dunlap, MGA
Janis Pitts, PR
Jessica Santamarina, MGA

8 YEARS OF SERVICE
David Higa, RGA
Steve Marker, RGA
Matthew Parks, RGA
Sally Wilson, AGT

7 YEARS OF SERVICE
Vishwanath Sankaran, AGT

6 YEARS OF SERVICE
Jose Castillo, AGT
David Joh, AGT

Jonathan Phillips, AGT
Samantha Ralston, RGA
Massoud Vaziri, SA

5 YEARS OF SERVICE
Carlos Arballo, RGA
Andrew Leah, AGT
Yolette Mompont, AGT
Jamal Simmons, SA
Gary Slocum, MGA
Nicholas Triantafyllidis, AGT
John Young, SGA
Martha Zelaya, RGA

4 YEARS OF SERVICE
Bernard Ballou, MGA
Alma B Gonzalez, AGT
Nathan Doyle, GA
Bernadette Goins, SA
Susan Haas, AGT
George Kamel, SA
Fran Kolos, GA
Angelique Lavaly, AGT
Shawn Lewicki, MGA
Angel Martinez, GA
Joseph McCallister, GA
Hirenkumar Patel, AGT
Mauri Ramirez, MGA
Steven Rios, MGA
Ray Salmon, SA

Andy Sertler, MGA
Gabriela Sime, AGT

3 YEARS OF SERVICE
Diana Al Ali, AGT
Nunuiasolelei Alfreduipa, AGT
Andrew Amador, AGT
Heather Berg, MGA
Lori Bracco, AGT
Briana Cooper, AGT
Lindsey Dettwiller, GA
Aziz Farsakh, MGA
Omar Fernandez, GA
Jessica Liles, AGT
Carl Lindsay, MGA
Brandon Minor, RGA
Therese Nakamura, MGA
Erin Nicole, GA
Kameelah Salter, AGT
Alexander Shpirt, SA
Paul Streater, MGA
Kamal Tayyib, GA
Aaron Voegel, MGA
Jadelene Welty, AGT
Diane Williams-Lewis, SA

2 YEARS OF SERVICE
Jamie Allen, SA
David Basnett, MGA
Jennifer Bettis, GA

Holly Bonhorst, AGT
Timothy Chandler, SA
Douglas Clarke, AGT
Michael Dean, GA
Nadia Feleti, SA
Scott Galliford, AGT
Colton Gould, AGT
Dane Harnack, SA
Cheril Howard, AGT
Jonathan L Jones, MGA
Tachane Joseph, AGT
Adam Kidikas, GA
Tanya Labinowicz, GA
Jordan Lacy, GA
Michel Lavelanet, GA
Stephanie Lovins, RGA
Johnny Ly, MGA
Joy Manasse, AGT
Chereen Mason, AGT
Tabitha McDermid, GA
Steve Mersan, SA
Matthew Miller, AGT
Tessa Monsrud, SA
Begona Patino-Lopez, RGA
Jennifer Reed, GA
Elena Riley, AGT
Mary Robinson, AGT
Christopher Rose, AGT

Gregory Sampat, SA
Michael Sherwood, SA
Marisha Sommerville, AGT
Daniel Souza, SA
Kirsten Watkins, AGT
Ziad Aafouallah, SA
Justin Allain, SA
Brittany Anderson, GA
Stephanie Aquino, AGT
Marie Arthus, AGT
Gerylyn Bertoli, SA
Linda Biegert, AGT
Byron Bishop, SA
Brooke Bogs, SA
Andrew Brown, SA
Lee Burg, AGT
Justin Chaffee, AGT
Marie Charles-Hilaire, AGT
Jennifer Coen, AGT
Patricia Colon, SA
Luz Cruz, AGT
Edwin Cuevas Quinones, SA
Renee Cunningham, SA
Steven D'Ambr, AGT
Casey Devlin, SA
Candace Dillon, AGT
Angela Dirlam, SA

Tiffany Follow, AGT
Leticia Fields, AGT
Keith Filbert, AGT
Roberto Flores Aros, SA
Wayne Fraser, AGT
Dominique Gibson, AGT
Scott Goodwin, AGT
Heather Gunter, GA
Daniel Hagen, AGT
Amanda Harris, SA
Jacqueline Higareda, AGT
Kelli Higgins-Jones, SA
Chaz Hutcherson, AGT
Mary Hyatt, AGT
Angelina Irby, AGT
Anna Irymesku, MGA
Collin Jordan, AGT
Vanessa Kamashara, AGT
Kathleen Kane, AGT
Ellen Katoll, SA
Dillon Kempen, AGT
Clinton Kerbs, SA
Meardey Kim, MGA
Ronald Knoedler, SA
Jonathon Knowles-Carter, AGT
Raynaldo Lafontant, SA
Edward Levine, AGT
Leonard Ligotti, SA

Christopher Limas, SA
Patrick Locke, AGT
Kathleen Lodge, AGT
Wilfrido Martinez, AGT
Melissa Martino, SA
Nancy McNicholas, AGT
Luis Miranda, AGT
Kristen Misaki, SA
Trey Moran, AGT
Wendy Morrison, AGT
Marta Munro, SA
John Mura, AGT
Dorothea Murray, SA
Ashleen Narayan, AGT
Kelly Naughton, SA
Randi Newman, SA
Charles Nwalal, SA
Albert Olesko, SA
Jose Olvera, AGT
Antonio Orlina, SA
Jeremy Osborn, GA
Phi Phan, SA
Andrew Pleasance, SA
Michael C Porter, AGT
Christian Quinn, SA
Monica Ramoz, AGT
Rafael Rivera, AGT
Tameka Robertson, AGT

Robert Rummel, SA
Hernando Samuels, AGT
Joshua Sanson, SA
Siraj Saunders, AGT
Brandon Schweitzer, GA
Joseph Sellix, AGT
Philip Spicer, SA
Jill Stabile Villanueva, AGT
Kaela Teilhaber, SA
Brenda Tellez, AGT
Brandon Thompson, AGT
Sean Thormann, GA
Christian Valera, AGT
Joseph Whitel, AGT
Autum Wright, MGA
Paul Yagual, AGT
Nesar Zadran, AGT
Adam Ziac, AGT



ROBERT SMITH
MD | MAY 1

Robert originally joined AIL/NILICO in 1998, and has served in a variety of field management positions. He has 30 years of sales experience (from computer sales to heavy equipment) and 20 years of sales management experience, all of which he says have prepared him for “the greatest opportunity in the company.” Robert and wife Tracy, a member of our Public Relations team, have four grown children and live in Westminster, MD. “My wife is my PR and my son is my MGA,” he adds.

PROMOTIONS

REGIONAL GENERAL AGENT
Reynolds Akuamoaa
Amy Baird
Ryan Kendl
Michelle Martinez Aviles
Jonathan Maust
David Wang

MASTER GENERAL AGENT
David Carpenter
Lacey Davies
Andy Dorf
Ashley Flood
Hemerson Gonzalez
Carrie Hammer
Nathan Hunt
Albert Lau
Pedro Lemos
Ivan Leung
Hector Mendez
Aaron Parks
Alex Smith
Kimberle Spooner
Bruce Tan

Silis Verdant
60% GENERAL AGENT
Kaylea Adkins
Robert Biser
Wadnerson Boileau
Issac Estrada
Derek Foore
Scott Hannon
Marques Holmes
Walter Icaza
Carrie Padgett
Eric Pauls
Veneziah Pettit
Garrett Shelton
Samuel Simpson
Tiffany Washington
Abraham Weissman

57.5% GENERAL AGENT
Sarah Acker
Mickey Adkins
Samuel Barriere
Kevin Butchino
Andrew Casprowitz

Michael Clower
Katrina Collie
Joseph Corwin
Michael Davis
Caren Deanda
Mallory Eggleton
Tarek Elabasy
Funmilola Elumade
Mary Gates
Kierra Goodwin
Marina Herrera
Joel Jesurun
Maurice Jordan
Sacramento Juarez
Tanya Labinowicz
Mickel Major
Jason Martin
Tabitha McDermid
Brian Melvin
Paige Minarik
Alexis Pineiro
Daisy Pyeatt
Erica Robertson

Melinda Skinner
Louis Thacker
Sean Thormann
Kamaile Viena
Kasey White

55% SUPERVISING AGENT
Emilo Aguerro
Salam Alshimaily
Isaac Carpenter
Samantha Chamberlain
Terri Crouch
Stuart Curry
Deborah Davis
Patrick Dipentino
Matthew J Erickson
Anthony Ferraro
Hugo Flores
Brady Foreman
Evelyn Juarez
Andrea Kessler
Kelly Meier
David Ramirez-Benitez
Juan Ramos

Maria Rios-Alanis
Juan Rivera
Landon Schlag
Joel Trask

52.5% SUPERVISING AGENT
Rafael Alfaro
Hilary Arsenaunt
Joshua Bacchus
Vasilie Bagazzoli
Seth Benson
Muzit Berhe
Johnathon Bogoslowski
June Greene
Angela Gregory
Rubynia Hall
Austin Hamilton
Harley Hamden
Phylicia Henry
Kimberly Hilliard
Hannah Holmes
Carole Idolphine
Barbara Isaac
Gabriel Jackson

Giovanni Diduro
James Drenning
Philip Eggleton
Ryan Elias
Joseph Elliott
Stephen Farnsworth
Nadia Feleti
Jennishia Fields-Shepherd
Adam Fischbach
Anjeannette Fowlers
Corinne Gamble
Steven Green
June Greene
Angela Gregory
Rubynia Hall
Austin Hamilton
Harley Hamden
Phylicia Henry
Kimberly Hilliard
Hannah Holmes
Carole Idolphine
Barbara Isaac
Gabriel Jackson

Allysa Janssen
Jessica L Johnson
Anne Kim
Janay Kitchen
Isabel Lange
Bridget Lasley
Jamel Lawson
Chester Leone
Marquita Lindsley
Anthony Longo
Gabrielle Malletteri
Jadwiga Martins
Zachary Mattered
Kory McCready
Jessica McCullum
David McLean
Harley Miles
Marvin Mitchell
Haneefah Morehead
Stephen Murray
Joshua Musser
Murray Nagler
Thomas Nasser

Corey Nelson
Charles Nwalal
Babajide Obashoto
Bianca Ojeda
Andrew Olsen
Jakita Parmley
Joshua Pinckney
Stephen Pinkston
Jennifer Ragan
Leroy Randall
Damion Rayam
Briana Richardson
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Matthew Russell
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Naomi Walker
Jamar Ward
Bria Washington
Colin Weathers
Andrew R White
Drew Wilkins
Dominick Williams
Charlsei Winters
Katelin Young



GREG GRAHAM
PA | MAY 13

Greg joined his wife and sister-in-law four years ago at the David Hausman (formerly Fred Hadayia) SGA office. A graduate of Temple University, Greg turned to AIL when he was unable to find an elementary teaching position. His eye was on the SGA position as soon as he started. “If you’re going to do it, do it all the way. Just go for it,” he says. He looks forward to the impact he’ll be able to make as an SGA. Greg, wife Alex and daughter Madison live in Lebanon, PA. The family will welcome another daughter in September.



FINDING YOUR PURPOSE



Susan Fuldauer
Vice President of
Public Relations Field Operations

BELIEVE THE WORK WE DO IS EXTREMELY meaningful and definitely makes a difference. While having volunteered numerous hours in multiple communities and having served on several non-profit boards and as an elected official, I always come back to how meaningful, purposeful and rewarding our careers are with AIL/NILICO. I find my sense of purpose is right here where I am. The need to connect to something greater than myself is fulfilled right here. This is not to say we shouldn't volunteer our time doing what continues to help the greater good for all, but I am saying you can make those connections and drive your purpose through what you do every day in your career with AIL/NILICO.

Purpose is found within us and not driven from the outside. Purpose keeps you inspired to go to work every day, to volunteer, to do activities that are meaningful and impactful.

We can find opportunities when we start every day with a purpose and are mindful and open to seeing those opportunities. Beginning

each day purposefully keeps your mental understandings and positive perceptions moving you in the right direction to accomplish your purpose or at least move you closer to realizing your purpose. Connecting to something larger than yourself will give purpose to your day.

According to leadership coach Henna Inam, "Purpose lies at the intersection of what creates value for others and what brings us joy." For me, this describes where we work and what we do each and every day.

"PURPOSE IS FOUND WITHIN US AND NOT DRIVEN FROM THE OUTSIDE."

Our work makes an impact and brings value to others, allowing us to have opportunity to serve a cause bigger than ourselves in caring about the well-being of others. Finding joy through helping others fulfill their needs and accomplish their goals can bring an inner joy and add to our purpose within. The work we do in helping others reach their goals provides us with opportunities to reach our own personal potential as well.

Searching for purpose can often lead to a person quitting their job in search of greener fields. However, it's not necessary, as you can choose to be purposeful right where you are. When you are mindful and open to seeing opportunities right here, right now, you can find the meaning and purpose in the work you are doing.

I can't imagine any other work opportunity that provides each of us a connection to our personal purpose. Through the insurance and security we provide, to the food we collect and deliver, to the stand we take in support of working families, to the delivery of claim checks helping families through difficult, often tragic times, we do meaningful work. We just have to open our eyes and understand our purpose can be found right where we stand.

I hope you pursue your purpose daily and remain open to the opportunity that surrounds you to be a part of something bigger than yourself. ☺



PR CONTRIBUTIONS

- ABATE of PA** — Leadership & Legislative Seminar
- American Sustainable Business Council Broadbent Institute**
- BSOIW 721** — Golf Tournament
- Building & Construction Trades Department, AFL-CIO** — Conference
- Canadian Labour Congress** — Convention
- Cape Breton Building Trades Council** — Bursary
- Central Oklahoma Labor Federation** — Labor and Friends Banquet
- Chicago and Cook Co Building and Construction Trades Council** — Fundraising Donation
- Coalition of Black Trade Unionist (CBTU)**
- Coppin State Development Foundation** — One World Education Sponsorship
- CUPE 500** — Les Butterworth Scholarship
- D.C. Friends of Ireland Charitable Trust** — Event Sponsorship
- DC LaborFest**
- Diabetes Research Institute** — Labor of Love Sponsorship
- Elderly Housing Development & Operations Corporation** — Event Sponsorships
- Florida AFL-CIO** — Working Families Lobby Corps Event Sponsorship
- Fresno-Madera-Tulare-Kings CLC** — Conference
- Gala Hispanic Theatre** — Silver Sponsorship
- GCC/IBT DC 9** — North American Newspaper Conference Ad
- Hawaii Credit Union League** — Convention & Ad
- Hawaii State AFL-CIO** — Charity Golf Tournament & Scholarship
- HGEA AFSCME 152** — Golf Tournament
- IAM District Lodge 190** — Event Sponsorship
- IAMAW Ontario** — Golf Tournament
- IBEW** — Conference
- IBEW Illinois State Conference**
- IBT Women's Conference** — Raffle Prize Sponsorship
- Instituto Laboral de la Raza** — Event Sponsorship
- IUPA** — Scholarship
- Jobs With Justice** — Event Sponsorship

- KAMA'AINA KIDS** — State Spelling Bee Sponsorship
- League of Black Women** — Event Sponsorship
- Los Angeles County Federation of Labor, AFL-CIO** — Dr. Martin Luther King Labor Breakfast
- Louisiana AFL-CIO** — Scholarship
- MA Coalition of Police** — Convention
- Mainland Nova Scotia Building & Construction Trades Council** — Golf Tournament
- Manitoba Building Trades Charities** — Golf Tournament
- Mass Building Trades** — Convention
- Metropolitan Washington Council, AFL-CIO** — Ad
- National Education Association** — Convention
- NB Federation of Snowmobile Clubs** — Donation
- North Central States Regional Council of Carpenters (MN,WI)** — Scholarship
- New York City Central Labor Council, AFL-CIO** — Dinner & Ad Sponsorships
- New York Friends of Ireland** — Event Sponsorship
- Northern CA Carpenters RC** — Event Sponsorship
- NY State Rifle & Pistol Assoc** — Sponsorship
- NY State Snowmobile Assoc** — Convention
- OAPSE Northeast District** — Conference, Ad & Dinner Sponsorships
- One World Education** — Scholarship
- Oregon AFSCME Council 75** — Gift Donation for Convention Attendees
- Pennsylvania AFL-CIO** — Conference
- Philadelphia Council AFL-CIO** — Convention
- RCL New Brunswick Command** — Youth Leadership Program Sponsor
- RCL Nova Scotia /Nunavut Command** — Youth Leadership Program Sponsor
- Sacramento Central Labor Council, AFL-CIO** — Golf Tournament
- Saskatchewan Building Trades** — Ad
- South Bay AFL-CIO Labor Council** — COPE Sponsorship

- Southwest Voter Registration Education Project**
- State Building & Construction Trades Council of CA** — Roger Hamilton Memorial Golf Tournament
- Teamsters 104** — Event Sponsorship
- Teamsters Joint Council 7** — Golf Tournament
- Teamsters Joint Council 73** — Event Sponsorship
- Texas Police Association** — Convention
- UA 230** — Harry Hettenbach Memorial Golf Tournament
- UFCW 1059** — Scholarship
- UFCW 1529** — Golf Tournament
- UFCW 328** — Golf Tournament
- UFCW 99** — Golf Tournament
- Union Sportsman Alliance**
- United Farm Workers** — Scholarship
- United Steelworkers** — BC New Democratic Party Sponsorship
- USBC Greater Buffalo Assoc** — City Tournament Sponsorship
- Utah AFL-CIO** — Golf Tournament
- Virginia Credit Union League Tidewater Chapter** — Golf Tournament
- Winnipeg Labour Council** — MayWorks
- Woman's Institute for Leadership Development** — Donation
- Women's National Democratic Club** — Donation
- Workers Unite Film Festival** — Ad
- Yitzhak Rabin Foundation**

Contributions listed are from January through March.

NEW ASSOCIATES

PER MANAGER



SA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Massoud Vaziri	12	Altig-Orlovic	Aliesha Stone	2	Altig-Orlovic	Antonio Orlina	2	Cindy Furer	Auston Mavrak	2	Oldham-Gryska
Anthony Ferguson	11	Don Foti	Bria Washington	2	Altig-Orlovic	Ryan McCann	2	Ryan Giddens	Ciana Fittro	2	Chad Potts
Joshua MacCabe	10	Imran Satti	Chester Leone	2	Simon Arias	Kerry Zorns	2	Ryan Giddens	Kimberly Free	2	Chad Potts
Roberto Flores Aros	6	Cindy Furer	Dylan Murphy	2	Simon Arias	Matthew Castelli	2	Giglione-Ackerman	Richard Millington	2	Imran Satti
Holly Simpson	5	Altig-Orlovic	Steven Neil	2	Simon Arias	Abbas Abdul-Khaliq	2	Zachary Hart	Nathan Doyle	2	Albert Serur
Kendall Wilson	4	Sabrina Lloyd	John N Williams	2	Jose Carvajal	Jeffrey Hudson	2	Zachary Hart	Joseph Sarasin	2	Surace-Smith
Rawad Elghadban	3	Altig-Orlovic	Zachery Nelson	2	Richard Correa	Ronald McCormick	2	Zachary Hart	Calvin Shaw	2	Surace-Smith
Kevin Hastings	3	Richard Correa	Donovan Charleston	2	Nigel Crowe	Brandon Neal	2	Zachary Hart	Corey Niro	2	Michael Vasu
Kevin Absolon	3	Sabrina Lloyd	Gary Stevens	2	Laura Fisher	Robert Nolan	2	Zachary Hart	Anthony Cao	2	Jamison Weatherspoon
Edill Cobos	3	Sabrina Lloyd	Victor Rivera	2	Don Foti	George Alamo	2	Matt Henderson	Angelique Piquion	2	Tom Williams
Dulce Paz	3	Sabrina Lloyd	Shanita Ellmers	2	Steve Friedlander	Casey Earl	2	Matt Henderson			
Justin Allain	3	Imran Satti	Matelita Enosi	2	Steve Friedlander	Cory Schroeder	2	Matt Henderson			
Sara Beedie	2	Altig-Orlovic	Jett Barnes	2	Cindy Furer	Karina Vernon	2	Corey Neff			

MGA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Troy Plummer	12	Altig-Orlovic	Kerlens LaRose	5	Matt Henderson	Nathan Grandell	3	Altig-Orlovic	Paul Kelly	3	Steve Friedlander
Bruce Viaje	12	Altig-Orlovic	Steven Rios	5	Sabrina Lloyd	Christopher Hintz	3	Altig-Orlovic	DeAnthony Hartman	3	Zachary Hart
Scott Wheeler	12	Imran Satti	Elias Boles	5	Oldham-Gryska	Melinda-Rae Lyse	3	Altig-Orlovic	Maxx Schumann	3	Allan Jennings
Harold Durana	11	Don Foti	Joshua West	5	Michael Vasu	Joshua Olin	3	Altig-Orlovic	Chelsie Otto	3	Sabrina Lloyd
Darcy Schrieber	9	Zachary Hart	Britton Costa	4	Simon Arias	Cleopatra Sola	3	Altig-Orlovic	Tucker Gregor	3	Travis Moody
Yussuf Elzein	8	Altig-Orlovic	Joshua Krueger	4	Richard Correa	Ryan Stenglein	3	Altig-Orlovic	Evan Donoghue	3	Corey Neff
Erez Shabtay	8	Michael Vasu	Philip Roffi	4	Cindy Furer	Aaron Haynes	3	Arias-Cimino	Michael Grelli	3	Dorian Oldham
Pedro Lemos	7	Matt Henderson	Craig Strompf	4	Cindy Furer	John Bacaron	3	Cohen-Cohen	Kimberly Hamilton	3	Oldham-Gryska
Vincent Meyer	7	Chad Potts	Steve Bryant	4	Ryan Giddens	Lorena Barriere	3	Cohen-Cohen	Andrew Wagner	3	Oldham-Gryska
John Nieves	6	Richard Correa	Steven King	4	Zachary Hart	William Soulier	3	Randall Cook	Bobby Szwaja	3	Theodore Pappas
Richmond Gerrish	6	Laura Fisher	Andre McCallum	4	Zachary Hart	Jeramey Pitman	3	Richard Correa	David Rigney	3	Scott Rehberg
Marian Sertler	6	Sabrina Lloyd	Johnny Ramos	4	Matt Henderson	Matthew Turnquist	3	Richard Correa	Jesse Benwell	3	Imran Satti
Marc Salvaggi	6	Surace-Smith	Zach Otto	4	Sabrina Lloyd	Joshua Jackson	3	Joseph Diecedue	Daniel Hartwig	3	Surace-Smith
Robert Hamilton	5	Altig-Orlovic	Andy Sertler	4	Sabrina Lloyd	Gary Slocum	3	Desi Dimitrova	Carlos Arballo	3	Dustin Venekamp
Tyler Worstell	5	Simon Arias	Robert Smith	4	Oldham-Gryska	Gevorg Yanukyan	3	Desi Dimitrova	Jessica Santamarina	3	Jamison Weatherspoon
Ofa Tupouniua	5	Steve Friedlander	Joshua Dishong	4	Surace-Smith	Doreen Ryan-Foti	3	Don Foti			
Johnny Ly	5	Giglione-Ackerman	Matthew Parks	4	Surace-Smith	Paul Samra	3	Don Foti			
Joshua Crisp	5	Zachary Hart	Noel Rose	4	Tom Williams	Anita Ferris	3	Steve Friedlander			

GA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Muhammed Ashraf	16	Theodore Pappas	Barkley Collinson	3	Richard Correa	Garrett Shelton	2	Richard Correa	Chirotam Ilokwu	2	Allan Jennings
Alex Paguio	12	Altig-Orlovic	Travis White	3	Joseph Diecedue	Abraham Weissman	2	Richard Correa	Nina Blackmon	2	Kyle Johnson
Iva Plummer	12	Altig-Orlovic	Roberto Navarro	3	Don Foti	Hazim Thomas	2	Nigel Crowe	Jon Houser	2	Brandon MacDonald
Victoria Perea	11	Don Foti	Mele Makau	3	Steve Friedlander	Skyler Chauvin	2	Joseph Diecedue	Christina McGregor	2	Corey Neff
Alex Normandeau	10	Imran Satti	Jordan Warner	3	Cindy Furer	Jeremy Osborn	2	Desi Dimitrova	Angel Martinez	2	Dorian Oldham
Mahadai Kryshundayal	9	Theodore Pappas	Ariel Demesa	3	Giglione-Ackerman	Zonia Ramirez	2	Desi Dimitrova	Kanon McGee	2	Dorian Oldham
Laura Dennee	8	Altig-Orlovic	Joshua Garrison	3	Zachary Hart	Alejandro Pineda	2	Laura Fisher	Branden Griffin	2	Oldham-Gryska
Megan Johnson	8	Michael Vasu	Steven Baum	3	Sabrina Lloyd	Debra Small	2	Laura Fisher	Theodore Ryan	2	Oldham-Gryska
Michael Clower	7	Matt Henderson	Robert Townsend	3	Corey Neff	Bret Nilson	2	Don Foti	Marie Campbell	2	Bob Olson
Alma Lozano	6	Richard Correa	Frank Cordaro	3	Theodore Pappas	Ruben Santillana	2	Steve Friedlander	Justin Diaz	2	Theodore Pappas
Omar Fernandez	6	Cindy Furer	Ikram Alshobaki	3	Byron Paz	William Tompkins	2	Ryan Giddens	Amr Shater	2	Theodore Pappas
Adam Kidikas	5	Michael Vasu	Payman Ghaysari	3	Imran Satti	Fran Kolos	2	Giglione-Ackerman	Christine Moore	2	Byron Paz
Lara Wyatt	4	Altig-Orlovic	Brent Bowling	3	Surace-Smith	Andres Liranzo	2	Giglione-Ackerman	Nacole Newbold	2	Imran Satti
Cameron Stanley	4	Laura Fisher	Dean Gushi	2	Altig-Orlovic	Ryan Orloski	2	Giglione-Ackerman	Nicholas Deliberto	2	Albert Serur
Laaina Havea	4	Steve Friedlander	Jeffrey Witherall	2	Altig-Orlovic	Jesus Tolentino	2	Giglione-Ackerman	Christopher Muraca	2	Albert Serur
Casey Finley	4	Ryan Giddens	Brandon Foster	2	Simon Arias	Ryan Landmark	2	Mathew Hart	Derek Foore	2	Surace-Smith
Robert Biser	4	Zachary Hart	Desarae Freeman	2	Simon Arias	Azar Afnan	2	Zachary Hart	Mike Paragiou	2	Surace-Smith
Eric Watson	4	Zachary Hart	Francis Ingulli	2	Simon Arias	Adam Chesney	2	Zachary Hart	Arien Seemann	2	Surace-Smith
Nedal Kawash	4	Sabrina Lloyd	Ryan Ohm	2	Simon Arias	Mark Dushaj	2	Zachary Hart	Andrew Siebert	2	Surace-Smith
Michael Patty	4	Chad Potts	Shelbi Sofranko	2	Simon Arias	Micah Focken	2	Zachary Hart	Paul Helling	2	Moswen Taylor
Tony Geer	4	Surace-Smith	Kay Pomroy	2	Souley Bah	Jason Green	2	Zachary Hart	Penelope King	2	Daniel Umbertone
Eric Thompson	4	Surace-Smith	Corina Araujo	2	Jose Carvajal	Daniel G Johnson	2	Zachary Hart	Tiffany Washington	2	Michael Vasu
Brittany Anderson	3	Altig-Orlovic	Jennifer Wehrle	2	Jared Cleckner	Deonte Jones	2	Zachary Hart	Thomas Longino	2	Michael Vasu
Andrew Hynan	3	Altig-Orlovic	Samuel Barriere	2	Cohen-Cohen	Roger Rau	2	Zachary Hart	Evelyn Howell	2	Jamison Weatherspoon
Adam Hanna	3	Simon Arias	Hector Mendez	2	Randall Cook	Karen Salek-Cuzmar	2	Matt Henderson	Monica McKinney	2	Jamison Weatherspoon
Joseph McCallister	3	Simon Arias	Matthew Halbmaier	2	Richard Correa	Jennifer Ortiz Cruz	2	Matt Henderson	James Cassie	2	Tom Williams
Sara Kamalvand	3	Arias-Cimino	Nathan Hunt	2	Richard Correa	Carlin Kaufman	2	Chris Hernandez			

RGAs

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Ryan Fickert	25	Zachary Hart	Robert Kanaan	15	Imran Satti	Bobby Gujral	12	Altig-Orlovic	Michael Laramie	12	Michael Vasu
Beau Locker	15	Matt Henderson									

NEW ASSOCIATE— \$1,000 contract-to-date new agent

THE MINIMUMS FOR RECOGNITION ARE:
SA & GA— at least two new associates during the month
MGA— at least three new associates during the month
RGAs— top three RGAs during the month

This list recognizes SAs, GAs, MGAs and RGAs for the number of new associates under their hierarchy for the month.



Legacy Recruiting provides opportunity for **all Agents** to earn an **additional monthly income stream** above and beyond regular recruiting efforts performed by Managing Agents!

TOP PAYOUTS* APRIL

TOTAL PAYOUT: **\$427,869** TOTAL QUALIFIERS: **803**



Connor Dixon
\$4,241
James Cunningham



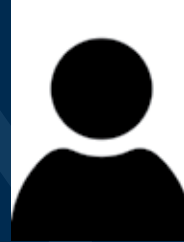
Alicia Visbal
\$3,600
Simon Arias



Aaron Piotrowski
\$3,427
Sabrina Lloyd



Joshua Dishong
\$3,310
Surace-Smith



Gage Townson
\$3,191
Simon Arias

NAME	TOTAL	NAME	TOTAL	NAME	TOTAL	NAME	TOTAL	NAME	TOTAL
Connor Dixon	\$ 4,241	Ryan Rosas	\$ 1,376	Sampson Leon	\$ 1,107	Steven Baum	\$ 880	Henry Ingraham	\$ 651
Alicia Visbal	3,600	Nic Iagulli	1,364	John P Fitzgerald	1,104	Francisco Vasquez	880	Jessica McCullum	645
Aaron Piotrowski	3,427	Ciara Yarbrough	1,362	Megan Connors	1,104	Henderson Hoyte	855	Hemerson Gonzalez	645
Joshua Dishong	3,310	Rebecca Singer	1,362	Catherine Burch	1,103	Joshua Gaskin	855	Lauren Woodson	644
Gage Townson	3,191	Mallory Eggleton	1,356	Shane Cabral	1,101	George Bort	853	Corey Cox	642
Emilo Aguero	3,128	Luis Marquez	1,346	Yunaika Diaz	1,100	Michael Cirelli	852	Juliana Zamora	639
Sandra Williams	3,045	Mark Dushaj	1,331	Paul Blain	1,091	Sean Thormann	848	Matthew Castelli	639
Jessica Colon	2,896	Hector Rodriguez	1,321	Leamber Saffold	1,083	Vanina Bonanno	845	Eric Thompson	633
David Williams	2,890	Jessie Grace	1,310	Ciaria Fitro	1,079	Earnest Powers	841	Jacqueline Nutt	633
Stephanie Villagran	2,819	Joseph Corwin	1,307	Deborah Davis	1,076	Virgil Clawson	830	Silvana Velez	625
Ryan Kendl	2,704	Arthur Rodriguez	1,284	Aaron Patt	1,074	Christopher Bungay	829	Michael Clements	625
Walter Icaza	2,562	Jimmy Marzouka	1,282	Tracy Hunt	1,073	Dustin Shaffer	829	Josh Bloomquist	625
Gesandro DeOliveira	2,535	Tiffany Rohrer	1,266	Shannon Weaver	1,071	Jason Lasure	826	Mark Badcock	618
Randall Fujinaka	2,470	Patrick Dipentino	1,266	Trudy Gatewood	1,064	Tanner Duy	818	Eva Holloway	616
Ioannis Paterakis	2,446	John Zwald	1,264	Brandon Schleicher	1,062	Manuel Diaz	815	Anh Bui	615
Justin Tudhope	2,373	Deborah Wilson	1,262	Monica Thai	1,059	Adam Chesney	815	Daryl Graham	604
Nicholas Glennon	2,304	Jameetri Washington	1,261	Christopher Botelho	1,058	Bilal Farsakh	803	Travis Saxman	604
Paul Copley	2,276	Justin Crabtree	1,245	Sontoki Holcombe	1,057	Kolby Dalcour	801	Matthew Parks	600
Miles Crudup	2,268	Alexis Hofferber	1,237	Jennifer Domenech	800	Gina Merico	800	Gina Merico	599
Cory Schroeder	2,199	Dylan Murphy	1,236	Peterlee Georges	1,054	Zachary Button	797	Joseph Salvatori	593
Rebecca Underwood	2,181	Elizah Smart	1,228	Richard Edder	1,051	Ileana Tatafu	794	Arien Seemann	592
David Staffieri	2,134	Elvis Durakovic	1,226	Martin Kaliszczak	1,040	Nicole Palmer	794	Evelyn Juarez	590
Ryan Parker	2,069	Jason Nash	1,225	Juliana Botero	1,035	Adam Searcy	789	Minh Phung	588
Mohammad Daineh	2,014	Stephanie Kell	1,214	Candice Smith	1,035	Martin Galindo	776	Mouhamed Dioum	585
Samy Jacques	1,984	Matthew Kirby	1,204	Brian Schreiter	1,028	Andrew Chambers	771	Austin W Smith	585
Kendall Wilson	1,938	Troy Taylor	1,203	William Morrow	1,021	Andrea Glover	760	Alexander Spehar	579
Megan Johnson	1,925	Rubin Chaimov	1,196	Alexis Shorter	1,017	Sheila Downey	754	Gabriel Parra	575
Phillip Haynes	1,872	Noah Warren	1,196	Marshiela Sager	1,014	Daniel Santistevan	750	Patrick Donovan	574
Joseph Izzi	1,863	Abubakar Animasahun	1,195	Marian Sertler	1,010	Marie Laine	748	Colin Ghee	574
Aracelis Mota	1,835	Bretta-Jean Cahela	1,188	Joy Vann-Austin	1,007	Adam Wolcott	746	Joy Vann-Austin	570
Kylie Payne	1,794	Tiffany	1,175	Ashleigh Broussard	1,000	Matthew Kurey	738	Johnny Ly	569
Steven Rios	1,789	Carnevale-Russo	1,000	Johnathon Burkhead	1,000	Wesley Shure	736	Kaitlyn Everts	568
Sage Godla	1,776	Ross Ewen	1,173	Donald Fulton	1,000	Edill Cobos	736	Jacqueline McHugh	565
Andy Sertler	1,766	Whitney Orozco	1,166	Danielle Lorusso	1,000	Alyssa Wiebe	731	Diane Williams-Lewis	564
Ryan Vance	1,765	Carlo Mollica	1,159	Timothy Lum	1,000	Tyler Mroz	730	Kenan Hyseni	561
Kierra Goodwin	1,660	Natasha Sola	1,158	Natasha Mack	1,000	Lisa Nguyen	723	Jasmin Gallaga	559
Joshua Street	1,646	Anjeannette Fowlers	1,156	Andrew McAlarney	1,000	Robert Cunningham	720	Moises Duran	559
Cole Hatfield	1,644	Shawn Lewicki	1,155	Jessica McNabb	1,000	Dominique Richardson	699	Antonika Logan	559
Arush Ahuja	1,627	Vianca Hernandez	1,145	Chase Miller	1,000	Michael Russin	698	James Chun	558
Michelle	1,624	Jason Frye	1,141	Pia Maria Reiss	1,000	Tony Geer	697	Luay Ghawi	550
Martinez Aviles		Jessica Wilhite	1,139	Brenda Sheriff	1,000	Mark Neilson	696	Frank Cordaro	547
Stephen Pinkston	1,619	Michael Koehl	1,134	Paul Villar	1,000	Austin Hamilton	696	Anita Przybylowicz	546
Tyler A Johnson	1,576	Xavier Manuel Vargas	1,134	Kendall York	1,000	Johnathon Velez	696	Levi Porto	538
Jonathan Inman	1,532	Jeremy Amero	1,132	Ronald McCormick	994	Andrew Olsen	696	Trevor Bailey	536
Xylina Ibanez	1,530	Samiuela Vaea	1,129	Johnny Ramos	988	Alexis Macias	691	Dalyn Quilausing	533
Ashley Newby	1,516	David Carpenter	1,128	Cory Cannataro	982	Ivonne Perez	690	Mahdi Wade	526
Skylar Popowich	1,501	Neermala Ramnauth	1,126	George Taramas	975	Patrycja Grudzinska	689	Michael Clemente	523
Kody Koser	1,475	Jacob Crandall	1,126	Ransley Vazquez	973	Brandon Ramm	685	Nicole Karl	522
Michael Patty	1,432	Jessline Fermin	1,125	Ashlean Narayan	966	Azael Garcia	680	Fida Yasin	514
Tim Busarakomvisit	1,419	Seth Bursha	1,125	Scott Bollwage	966	Jeffrey Hudson	676	Tyler Ray	514
Nelson Marques	1,407	Natashia Schlairet	1,119	Taylor Natale	930	Christian	673	Angela Torres	509
Bethany White	1,390	Sharon Hamilton	1,118	Corey Niro	925	von Rautenkranz	662	Danielle Morales	509
Jesus Tolentino	1,385	Michael Mandella	1,117	Jesse Benwell	925	Nicholas Glennon	662	Shea Martin	507
Paulina Kara	1,383	Joshua Bacchus	1,111	Brenton Patterson	916	Azrael McCallum	659	Corey Lumley	506
Marc Salvaggi	1,377	Tanner Macioce	1,110	Ronald Knoedler	891	Joel Jesurun	652	Aaron Ralston	500

TOP RECRUITING AGENTS* APRIL

TOTAL LEGACY RECRUITERS: **351** TOTAL LEGACY RECRUITS: **317**



Aaron Piotrowski
3 Recruits
Sabrina Lloyd



Steven Rios
3 Recruits
Sabrina Lloyd



Kendall Wilson
3 Recruits
Sabrina Lloyd



Emilo Aguero
2 Recruits
Allan Jennings



Joshua Bacchus
2 Recruits
Altig-Orlovic

NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS
Aaron Piotrowski	3	Edill Cobos	2	David Herchick	2	Ioannis Paterakis	2	Silvana Velez	2
Steven Rios	3	Joseph Corwin	2	Henderson Hoyte	2	Dulce Paz	2	Bethany White	2
Kendall Wilson	3	Mohammad Daineh	2	Stephanie Kell	2	Anita Przybylowicz	2	Diane Williams-Lewis	2
Emilo Aguero	2	Gesandro DeOliveira	2	Michelle Martinez Aviles	2	Michael Russin	2		
Joshua Bacchus	2	Randall Fujinaka	2	Ronald McCormick	2	Sean Thormann	2		
Steven Baum	2	Joshua Gaskin	2	Lisa Nguyen	2	Justin Tudhope	2		
Zachary Button	2	Cameron Harp	2	Gabriel Parra	2	Ransley Vazquez	2		

TOP RECRUITING AGENTS* YTD

TOTAL LEGACY RECRUITERS: **941** TOTAL LEGACY RECRUITS: **1,312**






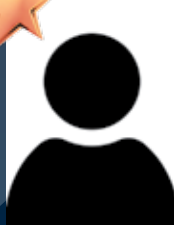

NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS
David Carpenter	9	Joshua Dishong	5	Michael Cirelli	4	Arelis Medina	4	Paul M Smith	4
Kendall Wilson	9	Johnny Ly	5	John Conard	4	Aracelis Mota	4	Nikola Subotic	4
Stephanie Kell	8	Skay Nusenu	5	Jon Flexner	4	Dylan Murphy	4	Alicia Visbal	4
Michelle Martinez Aviles	8	Steven Rios	5	Jasmin Gallaga	4	Johnny Ramos	4	Bethany White	4
Kierra Goodwin	6	Antoinette Williams	5	Daryl Graham	4	Lesterfur Rocker	4	Diane Williams-Lewis	4
Andy Sertler	6	Gregorio Albao	4	Cole Hatfield	4	Marc Salvaggi	4		
Francisco Vasquez	6	Amy Baird	4	Walter Icaza	4	Cory Schroeder	4		
Ransley Vazquez	6	Cory Cannataro	4	Adrian Kryczka	4	Marian Sertler	4		

* By Incentive Structure Payout. Top Legacy Recruiting Agents listed earned at least \$500.
 * By Number of Legacy Recruits. Top Legacy Recruiting Agents listed have at least 2 Legacy Recruits.
 * Spotlight will picture the top 5 Legacy Recruiting Agents based on number of Legacy Recruits. In case of a tie, top Legacy Recruiting Agents will be determined by total Incentive Structure Payout as long as minimum Retention/Net to Gross standards are met.
 * The number of YTD Legacy Recruits listed for Spotlight recognition may be different than the number of YTD Personal Recruits reported for Torchmark Achievement Award eligibility due to the counts being calculated differently.

LEGACY RECRUITING CLUB

MEMBERS

— By Number of Eligible Legacy Recruits*

 Steven Rios Sabrina Lloyd 15 Recruits Gold	 Matthew Conrad Surace-Smith 10 Recruits Silver	 Jasmin Gallaga Sabrina Lloyd 10 Recruits Silver	 Oscar Gastelum Cindy Furer 10 Recruits Silver	 Gina Merico Simon Arias 10 Recruits Silver	 Vanina Bonanno Giglione-Ackerman 5 Recruits Bronze
 David Carpenter Dustin Venekamp 5 Recruits Bronze	 Elvis Durakovic Giglione-Ackerman 5 Recruits Bronze	 Aziz Farsakh Theodore Pappas 5 Recruits Bronze	 Austin Hamilton Surace-Smith 5 Recruits Bronze	 Raul Jacobs Bob Olson 5 Recruits Bronze	 Brian Schreiter Joseph Diecedue 5 Recruits Bronze

*A Legacy Recruit is considered eligible (will count towards qualification levels) when he/she has submitted \$2,000 Net ALP



INCREASING YOUR CHANCES OF SUCCESS



Martin Groves

Vice President of Field Operations

through our professional Public Relations team. The relationships developed with groups serviced by the PR team give us a market advantage. These clients buy products and keep products because of those relationships. If you sell the right product at the right price and it stays on the books, you will increase your long-term success.

4. QUALITY BUSINESS

There are many things that contribute to the quality of the business. First is making the right sale. Then, once the sale is made, solidify the sale with good client follow through and provide any additional information needed by underwriting. Good contact with the client at this time will increase the likelihood of the policy being placed and staying on the books.

5. SETTING GOALS – SHORT TERM GOALS AND SHORT TERM REWARDS

I ask agents and managers to set out specific goals within a certain timeframe for themselves and their agents. By doing so, you get the gratification of incremental success. While you are working on short term goals, you are also learning the business, which can bring you wealth not easily achieved in other careers. The challenges may be more strenuous than a W-2 position because of the unpredictable nature of our business. The rewards, on the other hand, are also hard to question in many cases.

6. HAVING THE CAREER TALK/INTERVIEW

Discuss your career track with your manager. Each of us has different goals and objectives so make sure you know what YOU want. The timing of the first step is important, but it is always more impactful when it is YOUR decision on that timing. Make sure you are ready for the change into a leadership position if it's your first step into management.

7. YOUR BEHAVIOR CAN INCREASE YOUR CHANCES OF SUCCESS

Be optimistic. Sometimes the margin for success in our business is literally one application — one application to give you the bump to bonus; one more week to get a paycheck; one more week to get a promotion. It's easy having a positive attitude during the good times. If you do not have a positive attitude during some of the bad times, people can sense something is wrong. Winners play with a whole different level of intensity. Winners don't show hurt; winners don't stop; winners don't show fear. Optimism can be learned. At AIL and NILICO we have so many reasons to be optimistic. Focus on the rewards of being associated with our Company, such as long-term wealth building, residual income, unlimited earning potential together with awards and recognitions to lean toward a more optimistic view of your life and career.

8. MANAGERS - LEAD BY BEING DEPENDABLE

Do what you say you are going to do. Be dependable at turning up to the office in plenty of time for meetings. Be on time in the field. Be dependable to write business each week. Be there even when things don't go as well as you hoped.

These are a few things that contribute to increasing your percentages of success. It's the success in an agent's career that leads to better retention. The more success you have, the more success it breeds.

It's always our goal to retain more agents each year. We can do this by focusing all our efforts on the individual stages of the agent's career, especially the onboarding process of new agents, field training and building our leadership teams. 🎯

EACH WEEK THE DIRECTORS AND Vice Presidents visit agencies across the country. Our goal is to assist the SGAs and leadership teams in improving all areas of business operations. During this inspection, sometimes we find areas of improvement that can lead to accelerated growth and success. It's a team effort.

Let's take a look at a few of the key areas:

1. IT STARTS WITH MAKING SURE YOU ARE MAKING MONEY AS SOON AS POSSIBLE

We understand that if agents are not making money quickly after being released then it's an uphill struggle out of the gate. To increase your success rate, start with number 2 (below).

2. SETTING APPOINTMENTS

Setting the right amount of appointments on phone nights is critical. Many agencies look for 8 appointments on each field night. Coming in with 6 or 7 preset appointments prior to phone night can make it an easier task to complete 16 appointments for the next two days.

3. MAKING THE RIGHT SALE

It's easy to get carried away if you have a big sale one week that leads to a nice paycheck. But, if it doesn't stay on the books, it's going to hurt your long-term ability to build wealth. We have a great source of lead generation



Dear Future SGA

Whether you are new to our company or someone with tenure, if you have ever wondered what you had to accomplish in order to be promoted to State General Agent, the answer is simple — achieve these four levels.

SGA Career Track

Level 1: Quality

To qualify you must meet the following criteria:

- 2 years tenure with AIL/NILICO
- Be on an MGA/RGA Contract
- Production of at least \$225,000 of 1st Six Mo. Agent production (Last 12 Months)

Level 2: Interview

You will be flown to McKinney, Texas for dinner and an interview. During this time you will also learn about the budgetary and start-up process for new SGAs.

Level 3: Follow Up

Home Office will schedule a follow-up call with you and your SGA 60 days after your interview to discuss your progress in the areas of recruiting, production and quality. If you are still growing and moving forward, we will prepare for Step 4.

Level 4: Get an Offer

After conferring with your SGA, the Home Office will contact you to:

- Let you know what territory/territories we are offering
- Discuss who may be going with you. (Your SGA can protect one person whom they feel they need to keep.)

THE TOP 10

THINGS YOU CAN DO AT APP TIME TO PREVENT A DELAY IN ISSUE

MR. DILIGENT SAYS...

A.K.A. Richard Meshulam,
VP of Quality Business



MAKE SURE YOU GET SCREENED ANNUALLY FOR CANCER!

A FEW ADDITIONAL HELPFUL HINTS FROM OUR FRIENDS IN UNDERWRITING:

- 10 Adrian is both Rocky's wife and a running back in the NFL. Don't assume; always verify the sex of the children.
- 9 No one likes surprises! Always prepare all applicants for a medical exam, records request, and phone call.
- 8 Height and weight are not subjective; they are objective. Don't guess and don't use their driver's license — record them accurately.



MS. CONSCIENTIOUS

A.K.A. Jennifer Low, Director of Underwriting

- 7 If there is a medication listed on the app, chances are there is a "NO" answer on the app that needs to be changed to a "YES." They're on medication for a reason! If they don't know what their medications are for, Google them on your phone.
- 6 Provide specific details. Disabled is not unemployed. A homemaker is not unemployed. If staying home with children, list as homemaker. If truly unemployed, tell us why and how long.
- 5 If eApp says to do an oral exam, do it! Always have a spare with you.
 - a. Combination of coverages and additions to POS sales may make an oral exam necessary even if the new app is on a smoker under \$100,000 of coverage.
 - b. Fill out the oral authorization completely and make sure it is signed.
 - c. Record the bar code accurately in eApp.
 - d. Mail the oral to the lab in a timely manner.
- 4 Always get info for the current doctor who has medical records on the applicant, including the phone number and address of the practice. There are multiple Dr. Smiths in the city where they live.
- 3 List details of all impairments and conditions. Complete all questionnaires completely and accurately. There is no such thing as "normal" for blood sugar or blood pressure readings.
- 2 BE CAREFUL about making a statement on the app saying the applicant appears to be in great health with no conditions. This is nice if true but not good if all the meds they are taking are what's keeping them that way.

Drum roll, please!

- 1 Medication is taken for a condition, not just to prevent something. There is no such thing as "a little" high blood pressure, diabetes, depression or mental disorder. If they take it, list it. If you list it, complete the questionnaire.

- Bad addresses and phone numbers = :(Always get accurate contact info. A valid address is ALWAYS needed, regardless of how the application is submitted to home office.
 - a. Always ask for an email address.
 - b. Don't put symbols or punctuation marks in an address in eApp.
 - c. If an applicant has a physical address and a PO Box, use the PO Box only if specified by the applicant.
 - d. Abbreviate where you can – AVE for avenue, BLVD for boulevard, N for North, etc.
 - e. Add apt numbers on the first line of the address WITHOUT a # sign (Apt 123). If there is not enough room on the address 1 line, the apartment number can go on the address 2 line.
 - f. Add the zip+4 if you know it.
- List the driver's license number accurately even if the license is expired or suspended.
- In case we order medical records and a special authorization is needed, collect a generic authorization or facility authorization with a wet signature at application time. Keep it filed by app number and send us the authorization only if we request it. This saves you from having to make another visit.
- Don't submit conversions, modifications or add-ons through eApp.
- Be sure that all of the necessary paperwork (such as void checks with new business, state required forms, etc.) are collected prior to leaving the home.
- The documentation should be signed by both the agent and the applicant prior to leaving the home.



1
BENJAMIN AINSCOUGH
VANCOUVER, BC



2
AL ALKURDI
LOMBARD, IL



3
MARK DUSHAJ
TROY, MI



4
MICHAEL VAN DELFT
HALIFAX, NS



5
ANDREW CHAMBERS
MIDDLETOWN, CT



6
ROGHIE HASSAN LOO
TORONTO, ON



7
KATIE MASSART
COCHRANE, AB



8
JOSEPH GOJCAJ
TROY, MI



9
MARK NEILSON
SANTA ROSA, CA



10
JOEY KENNEDY
HENDERSONVILLE, TN



11
MAX QUASEM
LOS ANGELES, CA



12
JARRED SPANBAUER
ROSEVILLE, MN



13
BROOKLYN MIMS
INDIANAPOLIS, IN



14
NICHOLAS TREVINO
HOUSTON, TX



15
WILLIAM PARMETER
ROCHESTER, NY



16
DALE CANTERBURY
TROY, MI



17
JOSHUA RAUSER
ROSEVILLE, MN



18
SEAN SPARKMAN
TROY, MI



19
HELEN TAYLOR
VANCOUVER, BC



20
YADOLLAH POURJALALI
LOS ANGELES, CA



PATRICK GLEASON
COLUMBUS, OH



J-NICK ENGICHY
WAIPAHU, HI



CARL BARTEK
HOUSTON, TX

ICEBREAKERS

An IceBreaker is a Producer who made his/her first sale in the last 2 calendar months. We will recognize all IceBreakers in the Top 20 Individual Producers list for the month, as well as the next Top 3 in this category.

APRIL

Rank	Net ALP	NTG	RET	MGA	SGA	
1	Benjamin Ainscough	\$62,050		79.1	Troy Plummer	Altig-Orlovic
2	Al Alkurdi	59,947		83.1	David Wang	Bob Olson
3	Mark Dushaj	55,742		81.8	Darcy Schrieber	Zachary Hart
4	Michael van Delft	55,093		82.3	Scott Wheeler	Imran Satti
5	Andrew Chambers	40,558		80.9	Ryan Wilson	Philip Prata
6	Roghie Hassan Loo	40,202		79.6	Roghie Hassan Loo	Josh Chalom
7	Katie Massart	31,016		80.7	John M McGrath	Altig-Orlovic
8	Joseph Gojcaj	28,190	92		Darcy Schrieber	Zachary Hart
9	Mark Neilson	27,167		82.8	Ryan Kendl	Altig-Orlovic
10	Joey Kennedy	26,528		74.2	AshLynn Orng	Altig-Orlovic
11	Max Quasem	26,220		89.0		Cohen-Cohen
12	Jarred Spanbauer	26,004		75.8	Joshua Rush	Chad Deley
13	Brooklyn Mims	24,699		77.9	Lisa Richardson	Moswen Taylor
14	Nicholas Trevino	24,440	100		Erez Shabtay	Michael Vasu
15	William Parmeter	23,911		76.3	Hal Herman	Oldham-Gryska
16	Dale Canterbury	23,721	93		Steven King	Zachary Hart
17	Joshua Rauser	23,507		87.7	Joshua Rauser	Chad Deley
18	Sean Sparkman	22,845	94		Joshua Crisp	Zachary Hart
19	Helen Taylor	22,532		85.8	Bobby Gujral	Altig-Orlovic
20	Yadollah Pourjalali	22,199		80.6		Cohen-Cohen
21	Richard Carter	21,189		91.5	Nicholas Lorence	Altig-Orlovic
22	Carolyn Moses	20,840	91		Ernest Powell	Michael Vasu
23	Kristi Vang	20,673		72.9		Cohen-Cohen
24	Alvin Ali	20,620		75.3	Doreen Ryan-Foti	Don Foti
25	Noah Bort	20,309	100		Nicholas Scordos	Surace-Smith
26	Derek Woo	20,253		93.0	Bobby Gujral	Altig-Orlovic
27	Mark Lomonaco	20,202		85.2	Richard Mansfield	Altig-Orlovic
28	Patrick Gleason	20,165	100		Joshua Dishong	Surace-Smith
29	Cory Cannataro	20,046	91		Dominic Telymonde	Giglione-Ackerman
30	Joaquin Santos	19,882		93.3	Doreen Ryan-Foti	Don Foti
31	Harvey Quinn	19,866		83.6	Kimberly Hamilton	Oldham-Gryska
32	J-Nick Engichy	19,728	99		Blake Higuchi	Altig-Orlovic
33	Andrea Gonzalez	19,681	94		Erez Shabtay	Michael Vasu
34	Diana Al Ali	19,556		84.1	Yussuf Elzein	Altig-Orlovic
35	Jordon Graham	19,311		88.1	Zach Otto	Sabrina Lloyd
36	Mike Sukhbaatar	19,276		92.2		Daniel Umbertone
37	Eric LaBossiere	19,099		89.7	Lee Jeffers	Altig-Orlovic
38	George Kamel	19,046		84.8	Daniel Hartwig	Surace-Smith
39	Joseph Corwin	19,016		86.9	Marc Salvaggi	Surace-Smith
40	Michael Burningham	18,927		79.0	Richard Mansfield	Altig-Orlovic
41	Bruce Tan	18,867		94.3	Jonathan Emura	Altig-Orlovic
42	Danielle Melton	18,602	93		Erez Shabtay	Michael Vasu
43	Crystal Melao	18,563	92		Ryan Kendl	Altig-Orlovic
44	Omar Hashimi	18,493		82.5		Don Foti
45	Fritznel Octave	18,401		75.3	Fritznel Octave	Tom Williams
46	Carl Bartek	18,326	92		Erez Shabtay	Michael Vasu
47	Alex Gonzales	18,285	93		Anthony Theriault	Mathew Hart
48	Lily Sakai	18,268		90.0		Cohen-Cohen
49	John Vacca	18,247		84.2	Thomas Vena	Simon Arias
50	Hakan Ozalpaskan	18,099		80.3		Cohen-Cohen

ALL TIME RECORD: \$159,402 Net ALP — MARK NEILSON

YTD

Rank	Net ALP	NTG	RET	MGA	SGA	
*1	Al Alkurdi	\$256,334		83.1	David Wang	Bob Olson
*2	Michael van Delft	139,994		82.3	Scott Wheeler	Imran Satti
*3	Roghie Hassan Loo	115,006		79.6	Roghie Hassan Loo	Josh Chalom
*4	Benjamin Ainscough	105,498		79.1	Troy Plummer	Altig-Orlovic
*5	Mark Dushaj	99,469		81.8	Darcy Schrieber	Zachary Hart
*6	Oleg Novitchii	97,453		86.9	Matthew Parks	Surace-Smith
*7	Kevin Ishikane	96,742		80.1	Blake Higuchi	Altig-Orlovic
*8	Katie Massart	93,914		80.7	John M McGrath	Altig-Orlovic
*9	Cory Cannataro	88,752	91		Dominic Telymonde	Giglione-Ackerman
*10	Jacqueline Kabluyen	88,536	96		Ryan Kendl	Altig-Orlovic
11	Bryan Juskiw	87,888		84.8	Daniel Hartwig	Surace-Smith
12	Max Quasem	86,394		89.0		Cohen-Cohen
13	Johnathon Bogoslawski	85,563	85		Sara Vaz	Altig-Orlovic
14	Mark Lomonaco	84,200		85.2	Richard Mansfield	Altig-Orlovic
15	Joey Kennedy	83,358		74.2	AshLynn Orng	Altig-Orlovic
16	Crystal Melao	81,645	92		Ryan Kendl	Altig-Orlovic
17	Nicholas Triantafyllidis	80,512		75.6	Ryan Wilson	Philip Prata
18	Danielle Melton	80,221	93		Erez Shabtay	Michael Vasu
19	Candace Dillon	79,689		72.2	Melinda-Rae Lyse	Altig-Orlovic
20	Richard Carter	76,565		91.5	Nicholas Lorence	Altig-Orlovic
21	Henry Ingraham	75,545		87.2	Henry Ingraham	Tom Williams
22	Andrew Chambers	74,822		80.9	Ryan Wilson	Philip Prata
23	Brooklyn Mims	74,414		77.9	Lisa Richardson	Moswen Taylor
24	Ryan M Vance	74,147		95.5	Marc Salvaggi	Surace-Smith
25	Mike Sukhbaatar	74,129		92.2		Daniel Umbertone
26	Brian Cabral	73,706		87.7	Sara Vaz	Altig-Orlovic
27	Michael Botond	72,817		84.3	Alex Kae	Altig-Orlovic
28	Jarred Spanbauer	71,640		75.8	Joshua Rush	Chad Deley
29	Ross Ewen	70,964		87.6		Scott Rehberg
30	Jordon Graham	70,408		88.1	Zach Otto	Sabrina Lloyd
31	Angela DeVivo	69,960		82.3	Michael Clemente	Simon Arias
32	William Parmeter	69,022		76.3	Hal Herman	Oldham-Gryska
33	Alex Gonzales	68,281	93		Anthony Theriault	Mathew Hart
34	Gregory Graham	66,619		79.1	Gregory Graham	David Hausman
35	Lily Sakai	64,890		90.0		Cohen-Cohen
36	Matthew Zang	64,865		80.1	Ryan Stenglein	Altig-Orlovic
37	Cody Spencer	64,356	85		Clint Uwaine	Altig-Orlovic
38	Alvin Ali	64,035		75.3	Doreen Ryan-Foti	Don Foti
39	Matt McBride	62,916		72.8	Christopher Bentley	Altig-Orlovic
40	Igor Melcharek	62,428		89.3	Joshua Olin	Altig-Orlovic
41	Jeffrey Gilliana	61,505		84.3	Zach Otto	Sabrina Lloyd
42	Lleison Martinez	61,176		80.9	Begona Patino-Lopez	Cisco Perez
43	Mike Allen	60,544		81.2	Mike Allen	Travis Moody
44	Joseph Sarasin	60,369		84.5	Joshua Dishong	Surace-Smith
45	Andrew Bishop	59,586		75.1	Nicholas Lorence	Altig-Orlovic
46	Diana Al Ali	58,534		84.1	Yussuf Elzein	Altig-Orlovic
47	John Santosuosso	58,356	80		Kimberly Hamilton	Oldham-Gryska
48	Lincoln Dziekonski	57,648		77.0	Lee Jeffers	Altig-Orlovic
49	Harvey Quinn	57,642		83.6	Kimberly Hamilton	Oldham-Gryska
50	Kristi Vang	57,204		72.9		Cohen-Cohen

ALL TIME RECORD: \$779,641 Net ALP — AL ALKURDI

SUPERVISING AGENTS



1
BRADY FOREMAN
HOUSTON, TX

2
BRANDON NEAL
TROY, MI

3
BROOKE BOGS
HOUSTON, TX

4
DANIEL DUNHAM
WEXFORD, PA

5
RONALD MCCORMICK
TROY, MI

6
ANTOINETTE WILLIAMS
HOUSTON, TX

7
ZACHERY NELSON
AURORA, CO

8
JUSTIN ALLAIN
HALIFAX, NS

9
LEONARD LIGOTTI
TROY, MI

10
KERRY ZORNS
HOUSTON, TX

APRIL

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Brady Foreman	\$56,781	\$56,781	94		Erez Shabtay Michael Vasu
2	Brandon Neal	38,400	41,500	92		DeAnthony Hartman Zachary Hart
3	Brooke Bogs	35,883	35,883	91		Erez Shabtay Michael Vasu
4	Daniel Dunham	35,854	46,035		78.5	Liam Flaherty Simon Arias
5	Ronald McCormick	35,593	34,430	86		Joshua Crisp Zachary Hart
6	Antoinette Williams	34,928	35,805	92		Erez Shabtay Michael Vasu
7	Zachery Nelson	33,899	38,933	91		Joshua Krueger Richard Correa
8	Justin Allain	28,777	30,124	89		Jesse Benwell Imran Satti
9	Leonard Ligotti	27,923	27,154	91		Tom Weller Zachary Hart
10	Kerry Zorns	26,760	26,282	90		Steve Bryant Ryan Giddens
11	David Duddy	26,282	26,426	95		Morgan Lobello Giglione-Ackerman
12	Jorge Leon	25,996	26,304	92		Lorena Barriere Cohen-Cohen
13	Abbas Abdul-Khaliq	25,407	50,978		76.4	Michael Stuver Zachary Hart
14	George Bort	25,376	24,559		77.6	Nicholas Scordos Surace-Smith
15	Jose Viramontes	24,693	24,693	91		Erez Shabtay Michael Vasu
16	Arthur Trost	23,341	27,022	86		Steven King Zachary Hart
17	Phillip Waisman	23,059	31,071		75.4	Robert Kanaan Imran Satti
18	Richard Millington	22,623	26,202		93.2	Scott Wheeler Imran Satti
19	Matthew Castelli	22,013	27,900		75.7	Glenn Martin Giglione-Ackerman
20	Tanner Duy	21,408	21,408	97		Bruce Viaje Altig-Orlovic

ALL TIME RECORDS: \$286,210 1st 6 Mo Agt | \$286,210 Net ALP

YTD

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
*1	Brooke Bogs	\$167,251	\$169,161	91		Erez Shabtay Michael Vasu
*2	Brady Foreman	166,001	179,819	94		Erez Shabtay Michael Vasu
*3	Brandon Neal	121,857	135,478	92		DeAnthony Hartman Zachary Hart
*4	Kenan Hyseni	114,749	115,373	86		Sara Vaz Altig-Orlovic
*5	Daniel Dunham	107,815	144,666		78.5	Liam Flaherty Simon Arias
6	Jose Viramontes	105,090	115,395	91		Erez Shabtay Michael Vasu
7	Clayton Slaughter	103,024	103,730	91		Erez Shabtay Michael Vasu
8	Arthur Trost	97,204	104,248	86		Steven King Zachary Hart
9	Antoinette Williams	95,525	103,482	92		Erez Shabtay Michael Vasu
10	Zachery Nelson	92,183	112,005	91		Joshua Krueger Richard Correa
11	Kerry Zorns	83,097	88,934	90		Steve Bryant Ryan Giddens
12	Connor Seemann	78,358	90,768	93		Ashley Wenning Surace-Smith
13	James Sherwood	77,407	169,312		75.4	Daniel Hartwig Surace-Smith
14	Vincent Gravel-Michaud	73,694	73,694	91		Nikola Subotic Altig-Orlovic
15	Ronald McCormick	73,161	72,737	86		Joshua Crisp Zachary Hart
16	Vanina Bonanno	72,997	91,509		78.0	Mark Dombrowski Giglione-Ackerman
17	Dulce Paz	72,904	105,582	89		Marian Sertler Sabrina Lloyd
18	Robert Adrahtas	72,729	78,939		85.2	Duane Shaw Sabrina Lloyd
19	Phillip Waisman	71,055	103,209		75.4	Robert Kanaan Imran Satti
20	Anthony Ferraro	68,209	125,330	87		Brian Zuzick Laura Fisher

ALL TIME RECORDS: \$653,097 1st 6 Mo Agt | \$959,675 Net ALP

GENERAL AGENTS



1
MEGAN JOHNSON
HOUSTON, TX

2
TONY GEER
COLUMBUS, OH

3
MARK NEILSON
SANTA ROSA, CA

4
ROBERT BISER
TROY, MI

5
WALTER ICAZA
MIAMI, FL

6
ERIC THOMPSON
CLEVELAND, OH

7
MIKE PARAGIOU
CLEVELAND, OH

8
BRENT BOWLING
CLEVELAND, OH

9
ALMA LOZANO
ARLINGTON, TX

10
JON HOUSER
BIRMINGHAM, AL

APRIL

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Megan Johnson	\$248,766	\$266,412	91		Erez Shabtay Michael Vasu
2	Tony Geer	77,065	84,263	97		Joshua Dishong Surace-Smith
3	Mark Neilson	73,075	102,738	91		Ryan Kendl Altig-Orlovic
4	Robert Biser	65,758	80,123	91		Joshua Crisp Zachary Hart
5	Walter Icaza	56,999	60,240	88		Hemerson Gonzalez Beto Quintero
6	Eric Thompson	55,621	94,326		81.2	Matthew Parks Surace-Smith
7	Mike Paragiou	53,077	66,788		78.8	Nicholas Scordos Surace-Smith
8	Brent Bowling	52,993	129,176		84.4	Marc Salvaggi Surace-Smith
9	Alma Lozano	51,322	77,040		77.3	John Nieves Richard Correa
10	Jon Houser	46,777	46,777		78.7	Amy Baird Brandon MacDonald
11	Joshua Garrison	46,695	53,181	91		DeAnthony Hartman Zachary Hart
12	Randy O'Campo	45,069	64,734	94		Blake Higuchi Altig-Orlovic
13	Roger Rau	44,951	58,966	91		Steven King Zachary Hart
14	Danielle Morales	44,870	50,850	91		Dominic Telymonde Giglione-Ackerman
15	Barkley Collinson	44,574	52,303	86		Jeramey Pitman Richard Correa
16	Funmilola Elumade	44,429	57,763		80.3	Andrew Dorf Theodore Pappas
17	Jordan Lacy	44,360	59,211	85		Jesse Rennich Simon Arias
18	Adam Kidikas	44,044	66,102	91		Joshua West Michael Vasu
19	Shalom Chaimov	42,799	66,827		85.9	Syed Quadri Theodore Pappas
20	Wadnerson Boileau	40,844	45,040	95		Michelle Martinez Aviles Beto Quintero

ALL TIME RECORDS: \$441,101 1st 6 Mo Agt | \$624,474 Net ALP

YTD

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
*1	Megan Johnson	\$940,089	\$1,017,765	91		Erez Shabtay Michael Vasu
*2	Mark Neilson	285,328	416,937	91		Ryan Kendl Altig-Orlovic
*3	Danielle Morales	213,514	252,161	91		Dominic Telymonde Giglione-Ackerman
*4	Adam Kidikas	199,566	288,254	91		Joshua West Michael Vasu
*5	Derek Foore	199,279	429,279		85.5	Marc Salvaggi Surace-Smith
6	Robert Biser	184,867	239,251	91		Joshua Crisp Zachary Hart
7	Patrycja Grudzinska	182,487	209,485		79.2	Marian Sertler Sabrina Lloyd
8	Alma Lozano	179,551	279,183		77.3	John Nieves Richard Correa
9	Brent Bowling	177,905	555,560		84.4	Marc Salvaggi Surace-Smith
10	Eric Thompson	176,617	435,992		81.2	Matthew Parks Surace-Smith
11	Thomas Longino	172,729	207,670		75.2	Ernest Powell Michael Vasu
12	Dean Gushi	166,271	254,937		83.2	Dan Ikei Altig-Orlovic
13	Ariel Demesa	164,756	203,417		73.5	Johnny Ly Giglione-Ackerman
14	William Tompkins	161,523	249,484		78.9	Robert Locke Ryan Giddens
15	Jesus Tolentino	159,414	196,269	92		Glenn Martin Giglione-Ackerman
16	Tony Geer	158,495	174,884	97		Joshua Dishong Surace-Smith
17	Randy O'Campo	153,670	214,696	94		Blake Higuchi Altig-Orlovic
18	Andrew Hynan	152,867	277,827		77.9	Ryan Stenglein Altig-Orlovic
19	Roger Rau	150,728	176,541	91		Steven King Zachary Hart
20	Shalom Chaimov	146,064	245,522		85.9	Syed Quadri Theodore Pappas

ALL TIME RECORDS: \$1,468,394 1st 6 Mo Agt | \$2,262,883 Net ALP

MASTERGENERALAGENTS



1
EREZ SHABTAY
HOUSTON, TX



2
MARC SALVAGGI
CLEVELAND, OH



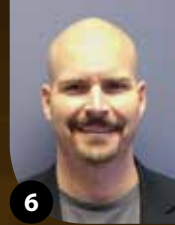
3
SYED QUADRI
FLUSHING, NY



4
JOSHUA CRISP
TROY, MI



5
JOSHUA DISHONG
COLUMBUS, OH



6
DARCY SCHRIEBER
TROY, MI



7
STEVEN KING
TROY, MI



8
RYAN KENDL
SANTA ROSA, CA



9
DANIEL HARTWIG
COLUMBUS, OH



10
HEMERSON GONZALEZ
MIAMI, FL

APRIL

Rank		1st 6 Mo Agt	Net ALP	NTG	RET	SGA
1	Erez Shabtay	\$248,346	\$262,560		83.5	Michael Vasu
2	Marc Salvaggi	113,073	261,458		84.6	Surace-Smith
3	Syed Quadri	85,548	141,015		82.3	Theodore Pappas
4	Joshua Crisp	80,936	95,581		76.7	Zachary Hart
5	Joshua Dishong	77,065	85,798		75.8	Surace-Smith
6	Darcy Schrieber	76,420	195,708		72.3	Zachary Hart
7	Steven King	74,495	114,205		75.6	Zachary Hart
8	Ryan Kendl	73,653	139,189		84.2	Altig-Orlovic
9	Daniel Hartwig	71,441	257,111		76.5	Surace-Smith
10	Hemerson Gonzalez	67,313	69,720	89		Beto Quintero
11	Matthew Parks	65,807	125,473		82.5	Surace-Smith
12	Joshua Krueger	63,207	86,740		78.9	Richard Correa
13	Vincent Meyer	62,855	62,129		75.8	Chad Potts
14	Nicholas Scordos	62,316	97,751		79.6	Surace-Smith
15	Ryan Wilson	57,556	173,239		77.5	Philip Prata
16	Elias Boles	55,478	82,573		76.9	Oldham-Gryska
17	Johnny Ly	55,280	74,560		74.4	Giglione-Ackerman
18	Kimberly Hamilton	53,027	101,924		79.0	Oldham-Gryska
19	Michelle Martinez Aviles	51,877	51,877	87		Beto Quintero
20	Brian Zuzick	51,413	83,903		81.6	Laura Fisher

ALL TIME RECORDS: \$438,277 1st 6 Mo Agt | \$723,872 Net ALP

YTD

Rank		1st 6 Mo Agt	Net ALP	NTG	RET	SGA
*1	Erez Shabtay	\$924,644	\$999,779		83.5	Michael Vasu
*2	Marc Salvaggi	396,887	1,054,361		84.6	Surace-Smith
*3	Johnny Ly	312,755	417,825		74.4	Giglione-Ackerman
*4	Joshua Krueger	300,473	433,195		78.9	Richard Correa
*5	Matthew Parks	299,130	687,027		82.5	Surace-Smith
6	Ryan Kendl	297,940	503,557		84.2	Altig-Orlovic
7	Daniel Hartwig	276,416	1,044,741		76.5	Surace-Smith
8	Syed Quadri	269,959	517,948		82.3	Theodore Pappas
9	Kimberly Hamilton	252,430	448,042		79.0	Oldham-Gryska
10	Steven King	249,239	392,000		75.6	Zachary Hart
11	Andrew Wagner	237,347	371,675		75.2	Oldham-Gryska
12	Nathan Hunt	234,621	352,636		77.8	Richard Correa
13	Tyler Worstell	227,412	332,737		73.1	Simon Arias
14	Nicholas Moore	226,557	563,673		78.5	Oldham-Gryska
15	Vincent Meyer	222,193	221,263		75.8	Chad Potts
16	Michelle Martinez Aviles	221,186	227,402	87		Beto Quintero
17	Brian Zuzick	217,178	364,253		81.6	Laura Fisher
18	Hemerson Gonzalez	216,279	231,550	89		Beto Quintero
19	Ernest Powell	204,923	312,455		72.5	Michael Vasu
20	Dan Ikei	203,831	306,140		77.1	Altig-Orlovic

ALL TIME RECORDS: \$2,554,545 1st 6 Mo Agt | \$4,468,285 Net ALP

REGIONALGENERALAGENTS



1
RYAN FICKERT
TROY, MI



2
MICHAEL LARAMIE
HOUSTON, TX



3
EREZ SHABTAY
HOUSTON, TX



4
MATTHEW PARKS
CLEVELAND, OH



5
PATRICK BENDURE
COLUMBUS, OH

APRIL

Rank		1st 6 Mo Agt	Net ALP	NTG	RET	SGA
1	Ryan Fickert	\$376,739	\$697,073		76.5	Zachary Hart
2	Michael Laramie	340,106	443,624		78.1	Michael Vasu
3	Erez Shabtay	336,221	406,685		82.4	Michael Vasu
4	Matthew Parks	264,293	558,351		82.8	Surace-Smith
5	Patrick Bendure	200,515	484,789		83.8	Surace-Smith
6	Matthew Turnquist	171,706	269,716		78.0	Richard Correa
7	Joshua Olin	147,752	277,884		77.6	Altig-Orlovic
8	Syed Quadri	139,746	276,919		80.7	Theo Pappas
9	Corey Helly	139,102	231,966		75.2	Giglione-Ackerman
10	Steven King	137,446	179,187		74.1	Zachary Hart

ALL TIME RECORDS: \$980,159 1st 6 Mo Agt | \$1,435,508 Net ALP

YTD

Rank		1st 6 Mo Agt	Net ALP	NTG	RET	SGA
*1	Michael Laramie	\$1,507,546	\$2,016,948		78.1	Michael Vasu
*2	Ryan Fickert	1,260,546	2,113,185		76.5	Zachary Hart
3	Erez Shabtay	1,167,968	1,455,287		82.4	Michael Vasu
4	Matthew Parks	963,123	2,593,300		82.8	Surace-Smith
5	Robert Janev	798,232	1,276,847		74.0	Sabrina Lloyd
6	Corey Helly	710,267	1,185,837		75.2	Giglione-Ackerman
7	Matthew Turnquist	708,795	1,152,359		78.0	Richard Correa
8	Patrick Bendure	649,250	1,935,475		83.8	Surace-Smith
9	Syed Quadri	613,302	1,145,247		80.7	Theo Pappas
10	Nicholas Lorence	553,355	1,171,499		76.6	Altig-Orlovic

ALL TIME RECORDS: \$5,230,627 1st 6 Mo Agt | \$8,242,209 Net ALP



SURACE-SMITH



COHEN-COHEN



DUSTIN VENEKAMP



PHILIP PRATA



JEREMY WELCH



BYRON PAZ



BETO QUINTERO

TOPPERFORMANCEFACTOR ▶



BETO QUINTERO
Category X
170% Performance Factor



CHAD POTTS
Category X
147.5% Performance Factor



JEREMY WELCH
Category VI
144.1% Performance Factor

Top three every month by performance factor.

APRIL

Category	PF†	F6M	F6M Obj	% F6M Obj	P6M	P6M Obj	% P6M Obj	Net ALP	% Growth	NTG	RET
I Surace-Smith	98.3	\$497,182	\$460,000	108.1	\$689,963	\$779,000	88.6	\$1,187,144	45.1		82.3
II Cohen-Cohen	102.5	\$177,774	\$169,000	105.2	\$351,274	\$352,000	99.8	\$529,048	49.9		79.5
III Dustin Venekamp	100.4	\$116,831	\$135,000	86.5	\$142,748	\$125,000	114.2	\$259,579	37.5		75.7
IV Philip Prata	107.7	\$92,151	\$96,000	96.0	\$173,249	\$145,000	119.5	\$265,400	30.3		74.9
Cindy Furer	106.5	76,937	61,000	126.1	118,897	137,000	86.8	195,834	19.6		76.8
Josh Chalom	93.1	49,125	68,000	72.2	155,068	136,000	114.0	204,193	53.9		75.9
▶ VI Jeremy Welch	144.1	\$65,329	\$99,000	66.0	\$64,431	\$29,000	222.2	\$129,760	28.1		72.8
VII Byron Paz	119.6	\$77,354	\$49,000	157.9	\$38,267	\$47,000	81.4	\$115,621	43.6		76.5
Allan Jennings	106.5	67,777	64,000	105.9	60,004	56,000	107.2	127,782	98.6		81.9
▶ X Beto Quintero	170.0	\$108,787	\$32,000	340.0	\$0	\$22,000	0.0	\$108,787	N/A	89	
Chad Potts	147.5	71,630	32,000	223.8	15,665	22,000	71.2	87,295	N/A	84	
Brandon MacDonald	99.0	47,777	32,000	149.3	10,701	22,000	48.6	58,478	102.1	89	
Ryan Bisanz	97.6	18,199	32,000	56.9	30,429	22,000	138.3	48,628	112.3	91	

YTD

Category	PF†	F6M	F6M Obj	% F6M Obj	P6M	P6M Obj	% P6M Obj	Net ALP	% Growth	NTG	RET
I Surace-Smith	103.5	\$1,812,019	\$1,840,000	98.5	\$3,383,587	\$3,116,000	108.6	\$5,195,606	29.8		82.3
Altig-Orlovic	96.5	4,957,258	5,064,000	97.9	8,655,030	9,108,000	95.0	13,612,288	13.2		78.9
II Michael Vasu	106.5	\$1,834,424	\$1,236,000	148.4	\$706,979	\$1,096,000	64.5	\$2,541,403	20.3		77.5
Tom Williams	102.0	641,362	628,000	102.1	1,319,438	1,296,000	101.8	1,960,800	27.8	89	
Oldham-Gryska	101.5	1,106,907	1,060,000	104.4	1,475,791	1,496,000	98.6	2,582,698	17.7	89	
III Dustin Venekamp	102.0	\$424,543	\$540,000	78.6	\$626,460	\$500,000	125.3	\$1,051,003	27.9		75.7
Matt Henderson	101.9	683,733	800,000	85.5	601,251	508,000	118.4	1,284,984	25.4		74.2
IV Cindy Furer	106.8	\$292,678	\$244,000	120.0	\$513,681	\$548,000	93.7	\$806,359	31.1		76.8
Mathew Hart	102.7	471,430	540,000	87.3	519,742	440,000	118.1	991,172	49.0		74.4
VI Jeremy Welch	130.7	\$316,424	\$396,000	79.9	\$210,586	\$116,000	181.5	\$527,010	19.3		72.8
VII Byron Paz	117.8	\$259,682	\$196,000	132.5	\$193,919	\$188,000	103.1	\$453,601	72.2		76.5
Allan Jennings	114.1	281,848	256,000	110.1	264,491	224,000	118.1	546,339	68.4		81.9
Travis Moody	90.4	142,978	188,000	76.1	322,412	308,000	104.7	465,390	16.6		79.1
IX Raymond Risucci	100.7	\$108,735	\$192,000	56.6	\$162,218	\$112,000	144.8	\$270,953	22.6		79.3
X Chad Potts	120.4	\$243,322	\$128,000	190.1	\$44,642	\$88,000	50.7	\$287,964	N/A	84	
Beto Quintero	112.6	284,311	128,000	222.1	2,743	88,000	3.1	287,055	N/A	89	

† Performance Factor = (% F6 Mo Obj + % P6 Mo Obj) ÷ 2

Spotlight recognizes State General Agents in Categories I-X and Start-Up with minimum 10% Growth and 90% Performance Factor with retention or net to gross standard. YTD Winners for Categories I-X and Start-Up will be recognized at Convention by highest Performance Factor in excess of 100% and the YTD Spotlight number may not necessarily reflect that computation. SGAs must be in their current category a minimum of 6 months to compete for YTD awards.

CATEGORY I



1
ROBIN ANDRADE
KINGSTON, MA



2
ANNA GUIDO ROHRER
HAMILTON, OH

CATEGORY II



1
DAVID SCALISI
MANLIUS, NY



2
LORI VAUGHN
PORTLAND, OR

CATEGORY III



1
TIMOTHY LEARY
BUFFALO, NY



2
LEO VANDENBUSCHE
ST ADOLPHE, MB

CATEGORY IV



1
PATRENA SMITH
E HARTFORD, CT



2
TOMMY FLYNN
SPOKANE, WA

CATEGORY V



1
CHERYL COOK
E BERLIN, PA



2
RANDY STOCKLEY
TWILLINGATE, NL

CATEGORY VI



1
LISA MCGEE
LITTLETON, CO



2
DEE HETTINGER
WICHITA, KS

CATEGORY VII



1
CASEY CASH
GASTON, OR



2
SARAH THOMSON-DUFRECHOU
MEMPHIS, TN



1
ERIN MCKEE
MT PLEASANT, SC

CATEGORY VIII



2
KEVIN MCKEEN
WATERVLIET, NY

TOP MANAGERS

CATEGORY I



1
CINDY CLEARY
LEE'S SUMMIT, MO

CATEGORY II



1
ROSANNA GILL
WALTHAM, MA

CATEGORY III



1
JT TASKER
NORTH CHILI, NY

PUBLIC RELATIONS CATEGORIES ARE AS FOLLOWS

Rep Categories I-VIII assigned using average of leads generated last 3 years. For Reps with less than 3 years of service, 425 cards per month was applied for months with no production unless the average of their actual production was higher. To be recognized at Convention, Rep must meet minimum 80% of Objective.

Manager Categories I-III assigned using average of lead production last 3 years for their respective territories. To be recognized at Convention, Manager must meet minimum 80% of Objective.

INDIVIDUAL REPS: APRIL

Category	Rank	Rep	Cards	Obj	% Obj
I	1	Robin Andrade	4,338	2,242	193.4
	2	Anna Guido Rohrer	2,187	1,554	140.7
	3	Susan Gilbert	1,842	1,720	107.0
II	1	David Scalisi	2,544	1,135	224.1
	2	Lori Vaughn	1,640	1,170	140.0
	3	Fran Christie	1,615	1,254	128.7
III	1	Timothy Leary	2,287	1,039	220.1
	2	Leo VanDenBusche	1,116	987	113.0
	3	Tim O'Connor	1,145	1,098	104.2
IV	1	Patrena Smith	1,464	888	164.8
	2	Tommy Flynn	1,280	898	142.5
	3	Larry Lozano	1,106	936	118.1
V	1	Cheryl Cook	2,083	793	262.7
	2	Randy Stockley	1,966	782	251.4
	3	Lou Nell Busby	1,602	770	207.9
VI	1	Lisa McGee	1,455	732	198.6
	2	Dee Hettinger	779	714	109.0
	3	Carl Zablony	594	675	88.0
VII	1	Casey Cash	1,108	626	176.8
	2	Sarah Thomson-Dufrechou	954	624	152.8
	3	Holland Harriss	691	516	133.9
VIII	1	Erin McKee	869	124	698.2
	2	Kevin McKee	1,756	461	380.5
	3	Katy Hogge	1,703	479	355.5
Rookie	1	Rebecca Klebsch	918	486	188.8
IceBreaker	1	Wendy Sundeen	545	489	111.4

ALL TIME RECORD: 18,960 Cards

INDIVIDUAL REPS: YTD

Category	Rank	Rep	Cards	Obj	% Obj
I	*1	Darrell Dorey	8,069	5,972	135.1
	2	David Blaisdell	9,167	8,583	106.8
	3	Robin Andrade	7,737	8,969	86.2
II	*1	Lori Vaughn	8,521	4,681	182.0
	2	David Scalisi	7,114	4,540	156.7
	3	George Farenthold	6,525	4,550	143.4
III	*1	Donna LaMontagna	6,168	4,089	150.8
	2	Tim O'Connor	5,393	4,393	122.7
	3	Gary Rothman	4,498	3,971	113.2
IV	*1	Lisa Bennett	5,940	3,539	167.8
	2	Patrena Smith	5,666	3,551	159.5
	3	Tony Anderson	4,976	3,759	132.3
V	*1	Cheryl Cook	5,250	3,171	165.5
	2	Janis Pitts	4,427	3,048	145.2
	3	Stephen Matous	4,787	3,349	142.9
VI	*1	George Murry	4,046	2,760	146.5
	2	Lisa West	3,154	2,699	116.8
	3	Lisa McGee	3,263	2,930	111.3
VII	*1	Sarah Thomson-Dufrechou	4,470	2,497	179.0
	2	Jeanette Dodd	2,803	2,206	127.0
	3	Casey Cash	3,013	2,506	120.2
VIII	*1	Rebecca Klebsch	5,163	1,944	265.5
	2	Erin McKee	1,160	498	233.0
	3	Jason Panzera	3,789	1,987	190.6

ALL TIME RECORD: 61,879 Cards — DENISE BOWYER

MANAGERS: APRIL

Category	Rank	Manager	Cards	Obj	% Obj
I	1	Cindy Cleary	7,698	5,841	131.7
	2	Judy Spade	5,859	6,049	96.8
II	1	Rosanna Gill	5,996	4,381	136.8
	2	Chuck Hill	4,764	5,050	94.3
III	1	JT Tasker	9,905	4,121	240.3
	2	Melissa Lively	4,035	2,566	157.2

MANAGERS: YTD

Category	Rank	Manager	Cards	Obj	% Obj
I	*1	Cindy Cleary	29,419	23,364	125.9
	2	Beth Farm	29,617	25,531	116.0
II	*1	Christa Davis	19,309	18,848	102.4
	2	John Keliher	18,782	20,911	89.8
III	*1	JT Tasker	22,753	16,485	138.0
	2	Melissa Lively	13,407	10,264	130.6

MOST CARDS GENERATED: YTD


- 1** DAVID BLAISDELL
9,167
- 2** LORI VAUGHN
8,521
- 3** DARRELL DOREY
8,069



1
DAVID BLAISDELL
GOODLETTSVILLE, TN


WORLD'S GREATEST BONUS

1




BENJAMIN AINSCOUGH
\$10,264
Altig-Orlovic

2



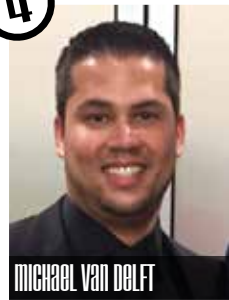
AL ALKURDI
\$9,724
Bob Olson

3




MARK DUSHAJ
\$8,020
Zachary Hart

4



MICHAEL VAN DELFT
\$7,894
Imran Satti

5



ANDREW CHAMBERS
\$6,964
Philip Prata

APRIL BONUS LEADERS


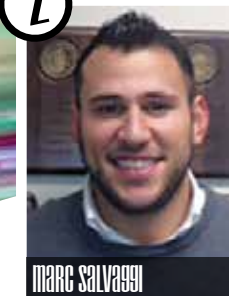



PAYOUT: \$2,059,379

QUALIFIERS: 3,911

\$ 10,264 Benjamin Ainscough	\$ 2,842 Kristi Vang	\$ 2,321 Marina	\$ 1,979 Funmilola Elumade	\$ 1,734 Luis Suarez	\$ 1,572 Carl Cadet
9,724 Al Alkurd	2,834 Muhammed Ashraf	2,317 Neiman-Fishman	1,977 Kevin Lowery	1,732 Daniel Bean	1,571 Marco Camire
8,020 Mark Dushaj	2,805 Payman Ghaysari	2,317 Evelin Castro-Sharif	1,974 Agnieszka Matyszczyk	1,725 Babajide Obashoto	1,571 Daniel Dobyns
7,894 Michael van Delft	2,799 Ross Ewen	2,291 Kellen Knapton	1,961 Jonathan Drummond	1,710 Jamie Tan	1,564 Jennifer Jaikes
6,964 Andrew Chambers	2,779 Oleg Novitchii	2,288 Orett Nelson	1,960 Dina Boghdady	1,705 Vanessa Delery	1,563 Victoria Varney
6,015 Roghie Hassan Loo	2,778 Jonathan Daal	2,244 Cathleen Hairston	1,958 Cody Dixon	1,704 Joshua Rush	1,558 Collins Appiah
5,717 Mark Neilson	2,771 Jose Rubio	2,238 Mark Diskin	1,957 Andrew Brown	1,701 Anthony Ferraro	1,556 Zachary Felix
5,333 Katie Massart	2,744 Juan Montana	2,227 Moises Galvan	1,952 Brian Cabral	1,696 Alma B Gonzalez	1,556 Kelli Higgins-Jones
4,883 Max Quasem	2,744 Daniel Prinzo	2,224 Daniel Uphoff	1,947 Herivelto Pereira	1,694 Donald Gregoire	1,555 Bryan Juskiw
4,623 Lily Sakai	2,743 Filiberto Carreno Arango	2,220 Cameron Ashcroft	1,938 Daymon Green	1,694 Catherine Saravia	1,551 Ryan Beuc
4,157 Derek Woo	2,743 Hakan Ozalpaskan	2,219 Brielle Killian	1,935 Corey Redding	1,688 Todd Sowell	1,547 Ngan Pham
4,062 Jarred Spanbauer	2,727 Jeffrey Gilliana	2,214 Asiguy Haugabook	1,929 Winslow Choina	1,680 Milena Arceo	1,544 Athziri Martinez
4,049 Brooklyn Mims	2,723 Alex Gonzales	2,209 Ryan Ohm	1,926 Cory Cannataro	1,676 Lacey Davies	1,543 Alexandria Trentini
4,037 Helen Taylor	2,719 Jacqueline Kabluen	2,208 Alipate Makau	1,913 Haydn Daniel	1,675 Julie Aprahamian	1,540 Kelly Schoenherr
4,018 Mark Lomonaco	2,701 Andrew Bishop	2,206 David Ruhara	1,909 Cathy Dishong	1,674 Michael Glynn	1,540 Bryan Czajkowski
3,995 Joseph Gojcaj	2,683 Justin Germany	2,203 James Tolley	1,901 Adrain Alfred	1,664 Timothy Begley	1,536 Giles Robertson
3,990 Richard Carter	2,676 Candice Rezzo	2,201 Abena Edwards	1,899 Lei Li	1,662 Alex Smith	1,534 David Cook
3,924 Carl Bartek	2,661 Tyson DellaSilva	2,184 Dario Messina	1,883 Nicholas Triantafyllidis	1,657 Raymond Angeles	1,531 Michael Harrigan
3,921 Diana Al Ali	2,652 Michael Botond	2,173 Ranjana Chopra	1,875 Anjeannette Fowlers	1,655 Ashley Ruhl	1,530 Kyle Hamilton
3,823 William Parmeter	2,639 Carolyn Moses	2,172 Gian Trinidad	1,867 Ali Evans	1,650 Jason Isanberg	1,529 Solomone Havea
3,802 Joaquin Santos	2,629 Alexander Martinez	2,162 Alexander Spooner	1,858 Thomas Siteman	1,649 Tobe Pope	1,529 Zachary Bradshaw
3,765 Joshua Rauser	2,627 Daiquan Hairston	2,158 Brenton Patterson	1,853 Awa Babou	1,647 James Clark Jr	1,525 Marc Demilia
3,708 Eric LaBossiere	2,605 Colton Gould	2,150 Samantha Chamberlain	1,852 Igor Melcharek	1,646 Julina Quessa	1,520 Erica Robertson
3,701 Fritznel Octave	2,594 Priscila Gonzalez	2,135 Sean Gillespie	1,837 Elijah Brown	1,643 Elifranc Deus	1,515 Daniel Li
3,695 Omar Hashimi	2,591 Steven Stensrud	2,119 Cody Spencer	1,823 Paul M Smith	1,642 Logan Klink	1,512 Rafi Nawabi
3,639 Yadollah Pourjalali	2,587 Crystal Melao	2,075 Matthew McElroy	1,816 Edmaggie Myrthil	1,635 Keighla Brumfield	1,509 Monica Spurlock
3,576 Harvey Quinn	2,553 Kelly McDonald	2,059 Chelsea Peacock	1,812 Kasali Kotun	1,635 Simone Esson	1,505 Tyler Honeyford
3,558 Dale Canterbury	2,549 Riley Peters	2,057 Stuart Pagan	1,812 Kenneth Mackenzie	1,629 Landon Schlag	1,502 Azael Garcia
3,491 Joseph Corwin	2,539 Bradley Bidner	2,049 Gabriel Manzo	1,811 Terrence Lyons	1,625 Monique Tolbert	1,502 Kevin Silva
3,478 Nicholas Trevino	2,529 Ifeanyi Ufondu	2,035 Geovanny Tejeda	1,803 Ian Pickett	1,624 Ryan Misner	1,499 Hector Sartori
3,465 Mike Sukhbaatar	2,528 Tevita Tupouniua	2,029 Mark Lahijani	1,803 Katelyn Young	1,623 Benton Tong	1,498 Peter Kaplanis
3,332 Jordon Graham	2,512 Tiffani Tavormina	2,022 Violetta Raddell	1,802 Jeffery Roland	1,622 David Rockway	1,496 Kshalala Guiden
3,148 Sean Sparkman	2,504 Lincoln Dziekonski	2,014 Amy Shui	1,802 Tina Nelson	1,621 William Webber	1,495 Alexander Johnston
3,133 John Vacca	2,473 Ruben Soberanes	2,013 George Kamel	1,797 John Simons	1,618 Omar Billy	1,494 Bryan Froneberger
3,123 Michael Burningham	2,467 Andrew Aaron	2,011 Tasha Tucker	1,791 Matthew Wilson	1,615 Ikram Alshobaki	1,493 Abel Gamo
3,111 Shalom Chaimov	2,452 Danielle Melton	2,011 Evelyn Juarez	1,785 Ryan Bouchea-Carroll	1,610 Mary Franklin	1,490 Ashley Johnston
3,105 Kareem Mutia	2,421 Noah Bort	2,009 Tyler McKnight	1,784 Ronald Rivera	1,600 Sherry Schick	1,489 Charles Roy
3,042 Mike Allen	2,407 Jorge Alvarez	2,009 Cody Langston	1,782 Ryan Vance	1,599 Spencer Owens	1,489 Steve Marker
3,040 Bruce Tan	2,394 Travis Picklesimer	2,003 Vera Leus	1,771 Dustin Edgell	1,598 Terrence Smith	1,486 Roger Rau
2,959 J-Nick Engichy	2,394 Christabel Omelas	1,991 Clint Perry	1,764 Dustin Dunbar	1,598 Nicole Ientile	1,485 Timothy Silva
2,933 Richard Bentley	2,386 Rebecca Fortson	1,988 Tiare Hubbard	1,764 Ashleigh Broussard	1,597 Gaston Morales	1,484 Zachary Button
2,926 Alvin Ali	2,366 Ana Havea	1,984 Lynn Doolittle	1,762 Ellen Schultz	1,588 Angela DeVivo	1,480 Brandon Robinson
2,915 Julia Loboda	2,364 Arynne McCarthy	1,981 Shanita Ellmers	1,761 Hirenkumar Patel	1,580 David Rigney	1,474 Tishawna Thomas
2,912 Joey Kennedy	2,339 Patrick Gleason	1,981 Steven Warner	1,756 Faydra Jones	1,579 Matthew Bell	1,473 Damaris Henderson
2,862 Matthew Russell	2,336 Andrew Severson	1,980 Gregory VanSuch	1,749 Katie Tu	1,575 Tad Teeters	1,470 Daniel Juskiv
2,845 Tina Janti	2,321 Douglas Clarke	1,979 Marquel Burns	1,740 Brock Lampee	1,575 Andy Campos	1,468 Maria Avila

\$ 1,468 Blake Tomblin	\$ 1,326 Benjamin Linville	\$ 1,245 Zachary Whipple	\$ 1,155 Shane Carlson	\$ 1,109 Marquita Lindsley	\$ 1,053 Jordan Seguin
1,463 Robert Trypus	1,325 Narcis Buncianu	1,244 Kyle Wagner	1,155 Melinda Skinner	1,109 Mollie Karazim	1,052 Stephanie Brockman
1,459 Elba Vargas	1,324 Stefan Pavicevic	1,241 Melissa Losk	1,153 Kimberly Salerno	1,108 Enrique Fernandez	1,049 Bethany Jordan
1,458 Steven Feiler	1,320 Robert Pittman	1,241 Alan Sedaghat	1,152 Sylvain Kalombo	1,106 Breanna Haupt	1,048 Mark Aldamuy
1,445 Kamal Tayyib	1,319 Derrick Brewer	1,240 Jeffrey Witherall	1,150 Maria Ramirez	1,103 Hamza Ally	1,044 Teresa Saavedra
1,441 Sophony Jorvelus	1,317 Laurekins Pardovani	1,237 Seema Gakhar	1,149 David Watkins	1,102 Bernardo Lopez	1,043 Donte Grant
1,437 Jordan Lacy	1,316 Joseph Skaggs	1,236 Quadirah Taylor	1,147 Bybyana Arias	1,102 Jacqueline Troia	1,040 Janel Wilder
1,430 Neil Dallas	1,316 Winndell Powell	1,236 Joshua Bagi	1,145 Joshua Bacchus	1,101 Jessica Vaughn	1,039 Andre Fonseca
1,429 Aryeh Freedman	1,314 Sarah Herbold	1,233 Alicia Wear	1,144 Brittany Montoro	1,100 Kelela Tonga	1,039 Matthew Koleszar
1,425 Bradley Maw	1,309 Josh Okray	1,229 Chase Miller	1,144 Irma Gallardo	1,099 Timothy Moody	1,038 Jennifer Larison
1,423 Sally Wilson	1,298 Ana Nieves	1,229 Fabian Aniekwensi	1,143 Travis Vandenberghe	1,099 Maren Conway	1,038 Terrell Perry
1,417 Chester Leone	1,295 Barney Browner	1,224 Kory Louvelle	1,143 Marcia McDuffie	1,098 Taulant Bane	1,038 Juliana Botero
1,416 Gregory Graham	1,293 Alexa Vega	1,220 Sheelagh Jones	1,143 Michael Singleton	1,098 Anne Kim	1,037 Anthony Kajic
1,412 Austin W Smith	1,289 Ciera-Chauntel Walker	1,217 Richard Sidoti	1,142 Sean Grant	1,097 James Keefer	1,035 Greta Wilson
1,412 Latyra Goodin	1,288 Rhonda Goodin	1,215 Henry Ingraham	1,141 Kyla Watts	1,096 Antonio Flores	1,033 Lauren Chase
1,408 Vivienne Matalon	1,287 Kelly Yingling	1,215 Mark Darling	1,140 Graciela Calderon	1,096 Peter Cappuccio	1,032 Andrew Hynan
1,403 Marina Herrera	1,287 Xylina Ibanez	1,214 Laiza Corrales-Garcia	1,140 Dale Tyson	1,096 Joseph Kleeb	1,031 Joseph Rotolo
1,401 Shilah Criner	1,286 Corey Fjerstad	1,210 Paramjit Sangha	1,140 Magdalena Valdez	1,095 Joshua Dishong	1,031 Derek Schmidt
1,400 Ashley Odonal	1,284 Van Ortega	1,207 Kamaille Viena	1,140 Corey Lumley	1,092 Corey Lumley	1,028 Lakeisha Bonner
1,396 Alexis Pineiro	1,284 Cherril Howard	1,205 Corey LaVigne	1,132 Tineisha Lozanne	1,092 Amie McCracken	1,024 Kimberly Quinn
1,395 Michael Bess	1,280 Lisa Obonsawin	1,203 Samvel Tigranyan	1,132 Dalton Masney	1,090 Troy Williams	1,023 Henry McCormick
1,394 Courtney Lavitch	1,280 Benjamin Sager	1,203 Nadezhda Vitchev	1,132 Alexander Pham	1,089 Robin Gonzalez	1,023 Anthony Petrosky
1,389 Justin Rogers	1,279 Ruben Cuevas	1,202 Samson Adelufosi	1,130 Dia Ghandour	1,089 Brenda Lara Navarro	1,023 Maggie Nguyen
1,386 Timothy Cruise	1,279 Ifrah Tahir	1,199 Hifo Tuionetoa	1,130 Iliad Trigo Moradnia	1,089 Oscar Garcia-Gamez	1,019 Augusto Arango
1,385 Selina Maldonado	1,276 Al-Karim Walji	1,193 Glenn Arakawa	1,129 Ashley W Miller	1,087 Sione Ika	1,018 Christa Bartol
1,383 Kinga Filipiak	1,275 William Sukhenko	1,191 Robert Townsend	1,127 Melinda Cruz	1,086 Timothy Blackburn	1,014 Jagdish Sukhu
1,366 Bethelhem Beyene	1,275 Mark Harhager	1,189 Patrick	1,126 Jamel Lawson	1,085 Shane Valentine	1,011 Victoria Nieves
1,362 Albert Olesko	1,273 Alex Castro	Ngangyou Tchouchui	1,125 Aaron Burke	1,085 Adam Chipman-Penton	1,010 Daniel Souza
1,360 Christopher	1,272 Anthony Greco	1,189 Milan Sharma	1,125 Angeliqve Lavaly	1,079 Adam Hanna	1,010 Joseph Wilson
Beveridge-Galvin	1,271 Jasmine Gomez	1,187 Jonathan Lamb	1,124 Craig Stropmf	1,078 John Kostek	1,009 Jenny Sorensen
1,359 Amber Fitzmartin	1,271 Andy Dorf	1,186 Bridget Lasley	1,122 Cristi Huffman	1,078 William Swisher	1,009 Tatiana Soltan
1,359 James Winfield	1,268 Anthony Longo	1,185 Marjorie Billinger	1,122 Evan Althoff	1,077 Giovanni Diduro	1,009 Elizabeth Goldsberry
1,357 Steven Phillips	1,268 Richard Tabanji	1,181 Wendell Lenton	1,122 Tracey Sonnabend	1,077 Aluvya Blueford	1,005 Iris Saavedra
1,355 Zachery Kertulis	1,267 Brenda Tellez	1,181 Lee van Delft	1,121 Michael Jenkins	1,076 DeCarla Givins	1,005 Christine Moore
1,353 Luis Miranda	1,266 Kelly Meier	1,181 Grzegorz Zagaja	1,120 Roberto Navarro	1,068 Lorraine Benedict	1,003 Mark Hicklin
1,350 Edward Hasegawa	1,264 Dawid Liniewski	1,176 Mandale Tolefree	1,118 Kelly Ekker	1,067 Andrea Kessler	1,002 Jackie Okimoto
1,348 Donald Aratius	1,263 Doron Freud	1,171 Abraham Mogilevsky	1,115 Yessenia Manon	1,065 Jessica St Pierre	1,001 Einstein Zarzuela
1,348 Dwayne Nabors	1,257 Michael Jennings	1,165 Emin Efe	1,114 Carmen Arroyo	1,062 Lillian Laboy	1,001 Sarah Nuss
1,344 David Basnett	1,255 Candace Dillon	1,163 Pablo Solis	1,112 Joseph Sarasin	1,062 Mary McMullin	1,001 Hengameh Alili
1,344 Brandon Minor	1,254 Alexandra Lipari	1,162 Karen Mosley	1,111 Miles Washington	1,060 Anaceto Arevalo	1,000 Kylie Payne
1,343 Sultan Deckard	1,249 Stephanie Novel	1,161 Juliya Ostapyuk	1,111 Tara Haughney	1,058 Gerard Armstrong	1,000 Preeti Sahgal
1,335 Michael Koehl	1,249 Carey Hartman	1,157 Braden Hale	1,110 Roxanna Lugo-Cuevas	1,057 Kevin Kondrad	1,000 David Ramirez
1,331 Constance Tuiteleleapaga	1,248 Anthony Chirico	1,156 Scott Remmey	1,110 Marcus Richardson	1,057 Matias Orrego	
1,331 Felicia Steele	1,248 Vaimaalaala Taufa	1,156 Jesusdieu Portilus	1,109 Alexander Chiongbian	1,056 Sherryce Butler	
1,328 Cleopatra Sola	1,246 Therese Bolese	1,156 David Hrobchak	1,109 Mishelle Wilson	1,055 Jacob Kieffer	

LEADERSHIP BONUS

1	2	3	4	5
				
\$34,907 Michael Vasu	\$34,581 Surace-Smith	\$27,397 Surace-Smith	\$26,094 Don Foti	\$23,430 Altig-Orlivo






APRIL BONUS LEADERS | PAYOUT: \$1,736,558 | QUALIFIERS: 697

<ul style="list-style-type: none"> \$ 34,907 Erez Shabtay 34,581 Marc Salvaggi 27,397 Daniel Hartwig 26,094 Doreen Ryan-Foti 23,430 Ryan Kendl 22,241 Darcy Schrieber 17,625 Matthew Parks 17,434 Ryan Wilson 16,687 Robert Kanaan 15,869 Andre McCallum 14,182 Syed Quadri 13,735 Scott Wheeler 13,601 Ryan Stenglein 13,497 Joshua Crisp 12,574 Richard Mansfield 12,402 Brian Zuzick 12,046 Marian Sertler 11,790 Michael Stuver 11,742 Blake Higuchi 11,694 Troy Plummer 11,480 Ofa Tupouniua 11,334 Johnny Ly 11,270 Steven King 11,269 Zach Otto 11,267 David Wang 11,025 Matthew Diulus 10,687 Beau Locker 10,452 Joshua Dishong 10,385 Reynolds Akuamoa 10,260 Bobby Gujral 10,241 Elias Boles 10,195 Joshua Krueger 10,102 Ernest Powell 9,673 John Nieves 9,662 Robert Smith 9,510 Nicholas Scordos 9,437 Kimberly Hamilton 9,411 Joshua West 9,399 Justin Adams 9,332 Corey Helly 9,170 Sara Vaz 9,107 Tom Weller 9,061 Robert Locke 8,838 Jonathan Emura 8,787 Nicholas Lorence 8,712 Joshua Olin 	<ul style="list-style-type: none"> \$ 8,710 Richmond Gerrish 8,475 Matthew Turnquist 8,381 Nicholas Moore 8,338 Dan Ikei 8,228 Bobby Szwaja 8,135 Alex Kae 7,886 Michael Clemente 7,702 DeAnthony Hartman 7,674 Casey Kunash 7,634 Begona Patino-Lopez 7,589 Melinda-Rae Lyse 7,465 Jessica Willhite 7,304 Lamar Livingston 7,296 Mack Doby 7,249 Luay Ghawi 7,200 Paul Kelly 7,154 Yussuf Elzein 7,126 Shahab Mahdaveinejad 7,112 Corey Hallam 7,015 Steve Bryant 6,951 Nasr Quadri 6,939 Liam Flaherty 6,923 Matthew Conrad 6,895 Dominic Telymonde 6,892 Vincent Meyer 6,862 Andy Dorf 6,822 Megan Johnson 6,767 Jordan Chalom 6,667 Hemerson Gonzalez 6,593 Michelle Martinez Aviles 6,591 John M McGrath 6,536 Charles Ferrari 6,505 Jeramey Pitman 6,423 Stephanie Kell 6,415 Jesse Benwell 6,297 Christopher Hintz 6,124 Glenn Martin 6,030 Jesse Rennich 5,868 Jimmy Tchen 5,815 Rodney Ward 5,759 Tyler Worstell 5,722 Alon Fischer 5,635 Britton Costa 5,618 Sean Velasquez 5,612 Noel Rose 5,550 Steve Svendsen 	<ul style="list-style-type: none"> \$ 5,393 Mark Dombrowski 5,377 Tucker Gregor 5,355 Eugene Garcia 5,315 Chris La Fond 5,290 Aziz Farsakh 5,227 Sokol Fazliu 5,226 Brent Bowling 5,136 Bruce Viaje 5,119 Josh Bloomquist 5,099 London Nelson 5,061 Joshua Jackson 5,060 Kyle Lewicki 5,042 Morgan Lobello 5,040 Jameetri Washington 5,039 Dustin Dunlap 4,958 Yemi Akinade 4,865 Shai Mate 4,847 Kaitlyn Brandt 4,825 Jason Bratin 4,782 Nicole Sanders 4,780 Mauri Ramirez 4,741 Jonathan L Jones 4,719 Amy Baird 4,690 Thomas Vena 4,687 Nacole Newbold 4,642 Deana Plaster 4,633 London Burnett 4,609 Andrew Wagner 4,597 Michael Musso 4,465 Richard Dyer 4,463 Jonni Ng 4,447 Curtis Henderson 4,445 Patrick Stenglein 4,421 Michael Grelli 4,401 Joseph Tomanovich 4,293 Craig Strompf 4,270 Lisa Richardson 4,251 Andrew McQuade 4,163 Paul Zuzick 4,157 Gregory Sampat 4,050 Hunter Houvener 4,048 Christina Jauch 4,037 Paul M Smith 4,035 Jinelly Urena 4,016 Jorge Guerra 4,015 Derek Foore 	<ul style="list-style-type: none"> \$ 4,013 Marisa Willgruber 3,974 Eric Thompson 3,907 Robert R Hamilton 3,851 Aaron Ralston 3,817 Johnny Ramos 3,782 Ashley Wenning 3,721 Levar Morgan 3,705 AshLynn Orng 3,698 Peter Kwiatkowski 3,594 Jesse Doherty 3,550 Atta Saleh 3,511 Trevor Mayer 3,499 Christina Meyer 3,474 Tyler McKnight 3,466 Ricardo Subero 3,449 Patricia Cicerale 3,443 George Kamel 3,352 Brody Maughan-Evanson 3,343 Michael Gerstein 3,315 Mark Hileman 3,304 William Robinson 3,242 Duane Shaw 3,188 Joshua Randolph 3,185 Cara DeFiore 3,183 Jose Rubio 3,167 Chad McLaughlin 3,154 Evan Holzhauser 3,133 Mark Neilson 3,132 Dustin Dunbar 3,127 Evan Donoghue 3,120 Laura Dennee 3,105 Nikola Subotic 3,031 Daniel Walton 2,980 Joshua Rauser 2,979 Robert Biser 2,924 Aaron Chen 2,908 Patrick Guthrie 2,874 Avi Kauderer 2,860 Carlo Buhay 2,833 Michael Laramie 2,833 David Rigney 2,831 Jamil Harris 2,825 David Nham 2,814 Marie Laine 2,807 Gary Slocum 	<ul style="list-style-type: none"> \$ 2,763 Jeremy Rivers 2,760 John Conard 2,755 Kerlens LaRose 2,710 Dylan Johnson 2,700 Carlos Arballo 2,695 Alix Albright 2,682 Alta Herpel 2,680 Alan Fricke 2,640 Francis Ingulli 2,618 Jake Yagjian 2,608 Andre Bent 2,603 Cleopatra Sola 2,595 Alexandra Berberich 2,590 Stephanie Lovins 2,578 Chelsie Otto 2,575 Roghie Hassan Loo 2,557 Carl Lindsay 2,539 Ryan Fogel 2,522 Joshua Rush 2,519 Daniel G Johnson 2,513 Jamie Winters 2,452 John Bacaron 2,452 Adam Kidikas 2,444 Pedro Lemos 2,424 Brandon Minor 2,411 Deonte Jones 2,382 Nathan Hunt 2,341 Dana Black 2,320 Travis Stucki 2,279 Joshua Yurinko 2,273 Sam Chan 2,249 Dean Gushi 2,244 George O'Shea 2,238 Jacob Giangjuli 2,232 Maxx Schumann 2,225 David Higa 2,218 James Franklin 2,173 Saul Lopez 2,154 Slavita Hut 2,150 Mele Makaui 2,147 Jonathan Maust 2,117 Joseph Kanaan 2,117 Matthew Cartwright 2,054 Rita Haidinger 2,052 Michael Russo 2,039 Duni Olusegun 	<ul style="list-style-type: none"> \$ 2,025 Brett Maurice 1,993 Jessica Santamarina 1,969 Ashley Flood 1,959 Travis Vaughn 1,957 Dwayne Nabors 1,942 Rex Munsey 1,939 Andrew Hynan 1,931 Brandon Summerton 1,930 Dustin Vincke 1,927 Jason von Rosenberg 1,915 Justin Sutton 1,913 Heather Berg 1,908 Jessica Napiza 1,903 Anthony Theriault 1,901 Roger Fung 1,873 Ransay Vazquez 1,870 Fran Kolos 1,860 Gevorg Yanukyan 1,840 Southern Foster 1,839 Matthew Dawson 1,833 Jeffrey Hall 1,831 Michael Russin 1,820 Christopher L Clark 1,820 Harjeet Rana 1,818 Bernard Ballou 1,810 Kevin Appasamy 1,777 Stephen Jeung 1,770 Bryan Juskiw 1,761 Jeffery Thiel 1,761 Ryan McIntosh 1,749 William Tompkins 1,747 Kelvin Fernandez 1,740 Jennifer Reed 1,710 Herman Fennell 1,700 Ryan Hall 1,700 Nicholas Engrav 1,699 Benjamin Varner 1,675 James Harding 1,649 Elyse Bryan 1,641 Edmaggie Myrthil 1,636 Monica Brown 1,633 Abbas Abdul-Khaliq 1,632 Steven Warner 1,630 Aaron Parks 1,603 Kyle Schroeder-Gurnicz 1,590 Garrett Shelton
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<ul style="list-style-type: none"> \$ 1,581 Andrew Chambers 1,564 Daniel Dunham 1,564 Cameron Stanley 1,556 Jacob Carlson 1,534 Alma Lozano 1,533 Cristina Fox 1,533 Darren Miller 1,532 Martuan Sample 1,522 Timothy Watson 1,514 Joshua Garrison 1,496 Cara Griffin-Locker 1,485 Orby Kelley 1,478 Levi Porto 1,478 Matt McBride 1,471 Mike Paragiou 1,458 Aliesha Stone 1,456 Grant Myers 1,454 David Herchick 1,449 David Bilotti 1,447 Joy Vann-Austin 1,419 Calvin Irving 1,400 Michael C Williams 1,398 Samuel Cohen 1,397 David Carpenter 1,381 Spencer Nichols 1,375 Paul Samra 1,373 Tony Geer 1,370 Bilal Farsakh 1,369 Matthew Cessna 1,361 Michael Mandella 1,353 Stuart Pagan 1,337 Andrew Siebert 	<ul style="list-style-type: none"> \$ 1,320 Michael DeGiovanni 1,317 Iva Plummer 1,304 Kade Beck 1,299 Azar Afnan 1,298 Patrick Duray 1,288 Andres Liranzo 1,286 Lara Wyatt 1,281 Skylar Chauvin 1,272 Brandon Teter 1,268 James Jones 1,268 Bonnie DuPre 1,262 Autum Wright 1,258 Corina Araujo 1,231 Casey Finley 1,223 Payman Ghaysari 1,220 Carlton Mack 1,213 David Hefflin 1,194 Taylor Foster 1,191 Sacramento Juarez 1,183 Randy O'Campo 1,183 Samuel Barriere 1,162 Dashan Brown 1,160 Tibor Simon 1,157 Calvin Shaw 1,148 Geddes Robinson 1,132 Holly Lacey 1,132 Mark Dushaj 1,119 Trevor Tollefson 1,110 Jenna Grula 1,105 Darrell Asbell 1,103 Dina Boghdady 1,098 Isaac Garcia 	<ul style="list-style-type: none"> \$ 1,096 Joseph McCallister 1,088 Jason Green 1,072 Ariel Demesa 1,070 Amr Shater 1,069 Ariana Jones 1,060 Demetrius Lucas 1,058 Alejandro Pineda 1,047 Nedal Kawash 1,044 Gregory Graham 1,034 Vincent Andreotti 1,029 Adam Chesney 1,024 Shane McGregor 1,010 Lee Goldman 1,004 Ikram Alshobaki 991 Ryan Orloski 988 Michael Williams Jr 983 Jacqueline Kabluyen 973 Sean Walsh 972 Melissa Martino 969 Hector Mendez 946 Ryan Locke 940 Adam Wolcott 937 Shalom Chaimov 930 Brian Woods 927 Nicole Menzies 923 Samantha Ralston 922 Jesus Tolentino 922 Theodore Ryan 913 Karen Salek-Cuzmar 910 Jeffrey Witherall 904 Julianne Scavo 893 Kimberle Spooner 	<ul style="list-style-type: none"> \$ 890 John Sloan 889 Lindsey Dettwiller 888 Rachel Gallagher 881 Steven Barton 875 Asad Ahmed 874 Fred Greenawalt 873 Christina LaPlant 872 Laaina Havea 871 Jordan Seguin 870 Anthony Cao 863 Roger Rau 863 Eric Watson 861 Chirotam Ilokvwu 858 Ho Tran 846 Sheila Downey 843 Timothy Bugge 843 Troy Elliott 842 David Dales 834 Anadeto Arevalo 832 Nicholas Watson 830 Delroy Phang 828 Frank Cordaro 827 Derya Ekren 809 Nathan Grandell 807 Matthew Cessna 806 Naomi Caraballo 798 David Messenger 771 Zachary Gallo 768 Daisy Pyeatt 765 John McDougald 762 Angel Martinez 760 Daniel Charron 	<ul style="list-style-type: none"> \$ 758 Daniel Chousa 755 Karima Hartani 747 Alex Paguio 747 Debra Small 745 Nathan Montgomery 744 Shelbi Sofranko 737 Anthony Ferraro 726 Jordan Kness 724 Joseph Corwin 724 Yamid Mendoza Sanchez 707 Ryan Ohm 702 Zachery Kertulis 700 Bret Nilson 687 Melne Hughes 687 Christopher Stevens 679 Joshua Reyes 679 Edwin Cuevas Quinones 679 Venita Allen 675 Danielle Morales 673 Justin Diaz 670 Elvis Durakovic 669 Luc Do 669 Andre Hawthorne 667 Aaron Cooper 667 Kanon McGee 663 Grant Smith 658 Minh Phung 656 Kelly Ekker 654 Patrycja Grudzinska 647 Vanina Bonanno 646 Omar Billy 645 Scott Davison 	<ul style="list-style-type: none"> \$ 644 James Sherwood 639 Toby Leger 639 Michael Dean 637 Tiffany Washington 635 Nicholas Walsh 634 Brandon Foster 626 Keona France 623 MacNeal Lashley 616 Arien Seemann 614 James Williams 614 Michelle Caouette 611 Joshua Goodman 607 Micah Focken 601 Robin Gonzalez 598 Jimex Parker 592 Daniel LaFontaine 588 Tarek Elabasy 583 Adem Abdula 581 Tabitha Witherell 577 Christopher Akins 566 Alan Sedaghat 565 Billi Jo Hawkins 560 Jean Joseph 552 Cody Spencer 547 David Lawrence 545 Vincent Campana 535 Devin Adams 532 Matthew Simon 520 Mohammad Wael Taher 514 Christopher Bentley 513 Nicholas Deliberto
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SA/92 DIRECT CODE FIELD TRAINING BONUS

1	2	3	4	5
				
\$7,781 Michael Vasu	\$6,114 Simon Arias	\$5,323 Beto Quintero	\$4,336 Zachary Hart	\$4,299 Zachary Hart

APRIL BONUS LEADERS PAYOUT: \$560,381 QUALIFIERS: 744

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|---|--|--|---|---|--|
| <ul style="list-style-type: none"> \$ 7,781 Brady Foreman 6,114 Jordan Lacy 5,323 Walter Icaza 4,336 Nic Iagulli 4,299 Brandon Neal 4,285 Barkley Collinson 4,261 Evelyn Howell 4,187 Brooke Bogs 4,001 Tony Geer 3,946 Megan Johnson 3,887 Randy O'Campo 3,881 Kerry Zorns 3,864 Thomas Longino 3,799 Daniel Dunham 3,769 Alma Lozano 3,704 Wadnerson Boileau 3,698 Rene Smith 3,575 Zachery Nelson 3,458 Peter Cappuccio 3,395 Mark Dushaj 3,349 Henry Ingraham 3,146 Ronald McCormick 3,123 Mark Tusing 3,033 Patrycja Grudzinska 2,962 Danielle Morales 2,837 Justin Allain 2,663 George Bort 2,647 William Tompkins 2,603 Phillip Waisman 2,593 Leonard Ligotti 2,591 Jennifer Reed 2,514 Sara Kamalvand 2,473 Haydn Daniel 2,466 Jacqueline Kabluyen 2,445 Vanina Bonanno 2,416 Waleah Salah 2,396 Robert Adrahtas 2,380 Abbas Abdul-Khaliq 2,355 Jon Houser 2,352 Michael Clements 2,348 Joseph McCallister 2,279 Arthur Trost 2,252 Funmilola Elumade 2,249 Richard Sidoti 2,237 Kelly Schoenherr 2,117 Jerome Baker 2,113 Francisco Vasquez | <ul style="list-style-type: none"> \$ 2,092 David Duddy 2,071 Theodore Ryan 2,046 Michael Patty 2,011 Tanner Duy 2,006 Ryan Freeling 1,989 Connor Seemann 1,946 Venita Allen 1,938 Kurt Overy 1,927 Sean Thomann 1,914 Jesus Tolentino 1,880 Joseph Corwin 1,870 Jorge Leon 1,831 Joseph Kanaan 1,817 Ikram Alshobaki 1,809 Jennifer Dettmann 1,806 Richard Millington 1,806 Michael Clower 1,792 Aracelis Mota 1,788 Grant Smith 1,785 Joel Jesurun 1,769 Cory Schroeder 1,755 Jose Viramontes 1,753 Christina LaPlant 1,735 Adam Kidikas 1,726 Kamaile Viena 1,725 Rachel Eifenbein 1,717 Bryan Hip-Kam 1,715 Sylvain Kalombo 1,708 Vincent Gravel-Michaud 1,699 Luiz DeOliveira 1,685 Dia Ghandour 1,667 Ryan Vance 1,667 Lee Goldman 1,636 Melinda Skinner 1,625 Dulce Paz 1,623 Chavis Holmes 1,618 Karen Lamey 1,614 Jason Isanberg 1,606 Ranjana Chopra 1,579 Joel Trask 1,573 Brandon Foster 1,547 James Sherwood 1,536 Silis Verdant 1,536 Matthew Castelli 1,529 Myaa Fallon 1,522 Lynn Jenkins 1,511 Alipate Makau | <ul style="list-style-type: none"> \$ 1,503 Pamela Acosta 1,501 Antoinette Williams 1,481 Deonte Jones 1,467 Anita Przybylowicz 1,464 Jamison Hathaway-Clark 1,457 Justin Diaz 1,456 Clayton Slaughter 1,448 Marie Campbell 1,429 Lindsey Dettwiller 1,418 Joshua Goodman 1,405 Christopher Visnesky 1,399 Jessica Napiza 1,393 Sashia Veerman 1,390 John Pishnock 1,389 Melissa Martino 1,388 Eric Butt 1,386 Jon Flexner 1,384 Matthew Tallman 1,371 Tad Teeters 1,370 Adam Wolcott 1,365 Oleg Novitchii 1,353 Ryan Trimble 1,344 James Snipes 1,338 Tracey Powell 1,331 Travis White 1,328 Mallory Eggleton 1,320 Marta Muniz 1,320 John N Williams 1,316 Azar Afnan 1,315 Fida Yasin 1,312 Juliana Botero 1,312 Andrew Hynan 1,311 Steven Baum 1,280 Joshua MacGabe 1,279 Shantayia Williams 1,273 Aaron Dupras 1,273 Eric Watson 1,261 Brent Bowling 1,261 Manuel Diaz 1,256 Micah Focken 1,248 Clinton Kerbs 1,247 Jeffrey Hudson 1,229 Joshua Yurinko 1,225 Shalom Chaimov 1,218 Jereka Taylor 1,214 Roger Rau 1,211 Jordan Turner | <ul style="list-style-type: none"> \$ 1,193 Kenan Hyseni 1,191 James Chun 1,185 Anthony Ferraro 1,181 Earnest Powers 1,172 Zhdanka Nykiel 1,165 Ekaterina Andreeva 1,163 Nina Blackmon 1,157 Michelle Caouette 1,156 Casey Pfeffer 1,153 Tarek Elabasy 1,150 Aileen Varela 1,142 Fran Kolos 1,136 Bilal Farsakh 1,132 Jordan Warner 1,132 Kristen Brown 1,118 Billi Jo Hawkins 1,096 Gabriel Henderson 1,093 Eric Thompson 1,093 Derek Thompson 1,088 Cathleen Hairston 1,088 Andrew Chambers 1,076 Casondra Mil 1,076 David Dales 1,071 Calvin Shaw 1,066 Candi Carlisle 1,065 Alexander Shpirt 1,063 Ricardo Grandt 1,058 Kierra Goodwin 1,056 Mark Lahijani 1,050 Jimez Parker 1,042 Lesterfur Rocker 1,026 Nicole Palmer 1,021 Brandon Crosby 1,010 Edwin Cuevas Quinones 1,007 Aaron Patt 1,007 Christopher Buttacavoli 999 Phi Phan 998 Joshua Lowman 996 Sharon Barnes 996 Tiffany Washington 989 Garrett Shelton 989 Kasey Williamson 986 Timothy Peeler 981 Victor Rivera 977 Adam Hanna 974 James Williams 968 Sarah Acker | <ul style="list-style-type: none"> \$ 965 Jaclyn West 964 Martuan Sample 941 Alexander Johnston 939 Julian Dickinson 934 Angela Black 933 Joel Wright 930 Ryan Witham 927 Nicole Conley 926 Bridget Edwards 924 Matthew Simon 919 Olja Holovcuk 917 Brackin Flitton 915 Yamid Mendoza Sanchez 909 George Alamo 904 Bobby Davis 903 Mary Gates 903 Donte Grant 885 Skye Miller 882 Solomon Siegel 881 Kindra Barnes 879 Erica Robertson 876 Roy Kay 874 Andrea Glover 870 Angel Martinez 868 Genilyn Bertoli 866 Ioannis Paterakis 864 Andrew Casprowitz 861 Massoud Vaziri 859 George Kamel 854 Edmaggie Myrthil 853 Charles Carroll 853 Destini Adams 847 Sydney Bouchard 845 George Taramas 843 Robert Biser 841 Casey Devlin 841 Steven Barton 835 Samuel Barriere 828 Fidel Escobar 827 Orby Kelley 820 Michel Lavelanet 818 Alma Lopez 816 Chantel Floyd 816 Yara Mustafa 815 Susan Bedrossian 808 Kemberly Sousa 807 Daniel Chousa | <ul style="list-style-type: none"> \$ 806 Kasey White 804 Eric Pauls 799 Byron Bishop 797 Mark Aldamuy 797 Toby Leger 791 Nathan Doyle 784 Jeanneliza Solis 777 Sarita Hankins 772 Charlianna Timpe 769 Kanon McGee 767 James Jones 764 Kimberle Spooner 756 Marques Holmes 756 Mike Paragiou 752 Darrin Roberts 741 Asad Ahmed 734 Eric Peyton 731 Graham Carter 731 Jacob Vargas 730 Sarah Eaton 729 Aaron Cain 728 Frank Cordaro 728 Dennam Wolverton 726 Lisa Nguyen 725 Robert Townsend 724 James Cassie 723 Rubin Chaimov 720 Alan Schlageter 720 Henderson Hoyte 719 Stephen Coons 716 Nicholas Deliberto 716 Kelly Ekker 711 Landon Schlag 707 Joshua Garrison 706 Eric Snyder 702 Kaylea Adkins 693 Geoffrey Quigley 691 Thomas Prather 689 Deborah Mitchell 686 Monica McKinney 685 Young Lee 685 Karina Vernon 681 Richard Whyte 681 Nedal Kawash 675 Tyler Honeyford 674 Andy Mansor 673 Shevy Thompson |
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|--|---|--|--|--|--|
| <ul style="list-style-type: none"> \$ 670 Curt Lindgren 664 Michael Jennings 663 Francesca Veltri 661 Phillip Jenkins 660 Holly Lacey 659 Dylan Murphy 659 Bryan Chechak 657 Michael Russo 656 Keona France 655 Michelle Fong 642 Chase Hrivnak 642 Abraham Weissman 642 Karima Hartani 640 Zachery Kertulis 639 Raynaldo Lafontant | <ul style="list-style-type: none"> \$ 631 Evelyn Juarez 631 Lacey Davies 631 Adam Searcy 630 Mickey Adkins 628 Mitchell Page 628 Chirotam Ilokwu 627 Austin W Smith 626 Mandale Tolefree 626 Cameron Stanley 623 Eli Parra 623 Jordan Wall 620 Taralee Yazzie 618 Christopher Silakoski 610 Corey Redding 607 Austin Timmons | <ul style="list-style-type: none"> \$ 605 Zachary Button 601 Allan Gilbert 600 Skay Nusenu 596 Kaitlyn Everts 596 Timothy Joseph Brown 596 Antonio Evans 595 Daniel Perkins 593 Anthony Cao 593 Michael Stewart 591 Dominick Williams 588 Steven Neil 586 Michelle Olivo 585 Vincent Andreotti 585 Joseph Miller 581 Adam Fischbach | <ul style="list-style-type: none"> \$ 577 Penelope King 572 Michael McGoon 572 Alison Sterzer 568 Janelle Beckford 554 Mouhamed Dioum 554 Mayra Robles 553 Daniel Walton 548 Bryan Juskiw 542 David Carpenter 542 Barney Browner 542 Shanita Ellmers 539 Justin LoPatriello 539 Kevin Kondrad 538 Kimberly Free 537 Daniel Pettit | <ul style="list-style-type: none"> \$ 536 Antonio Orlina 534 Mario Frias 533 Spencer Owens 531 Chester Leone 530 Alexander Pham 530 Teresa Mix 529 David Herchick 527 Luke DV Winters 520 Matthew Halbmaier 520 David Lawrence 520 Roberto Navarro 520 Jose Aguirre 515 Jaclyn Spinella 515 Noel Bonomi 512 Francis Ingulli | <ul style="list-style-type: none"> \$ 511 Issac Estrada 510 Robert Weaver 508 Elijah Mitchell 507 Lucas Bauer 506 Hector Guzman 506 Michael Russin 504 Anthony Greco 504 Adam Chesney 503 Joseph Rotolo 500 Rachel Gallagher |
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RGA LEADERSHIP BONUS

1



RYAN FICKERT
\$34,407
Zachary Hart

2



MATTHEW PARKS
\$20,405
Surace-Smith

3



MICHAEL LARAMIE
\$19,906
Michael Vasu

APRIL BONUS LEADERS

PAYOUT: \$334,418

QUALIFIERS: 118

- \$ 34,407 Ryan Fickert
- \$ 20,405 Matthew Parks
- \$ 19,906 Michael Laramie
- \$ 19,474 Patrick Bendure
- \$ 12,229 Nicholas Lorence
- \$ 10,725 Robert Janev
- \$ 9,647 Matthew Turmquist
- \$ 8,445 Ryan Hall
- \$ 7,407 Brian Schreiter
- \$ 7,204 Corey Helly
- \$ 7,196 Stephen Giddens
- \$ 6,238 Thomas Vena
- \$ 6,123 Levar Morgan
- \$ 6,015 Salman Satti
- \$ 5,979 Brett MacCannell
- \$ 5,665 Christopher Hintz
- \$ 5,201 Syed Quadri
- \$ 5,180 Bobby Gujral
- \$ 5,040 Justin Adams
- \$ 4,897 Troy Plummer
- \$ 4,710 Blake Higuchi
- \$ 4,506 Matthew Diulus
- \$ 4,273 Evan Holzhauer
- \$ 4,211 Steven Redd
- \$ 4,042 Joshua Olin
- \$ 4,030 Robert Kanaan
- \$ 3,872 Janet Quintana
- \$ 3,634 Luay Ghawi
- \$ 3,535 Kevin Appasamy
- \$ 3,406 Steven King
- \$ 3,405 Erez Shabtay
- \$ 3,193 Randy Teysier
- \$ 2,986 Tim McAdams
- \$ 2,890 Andrew McQuade
- \$ 2,796 Trevor Mayer
- \$ 2,568 Jesse Doherty
- \$ 2,303 John Conard
- \$ 2,169 Beau Locker
- \$ 2,088 Patrick Stenglein
- \$ 2,051 Alex Roland
- \$ 2,023 Samuel Cohen
- \$ 1,992 Paul Kelly
- \$ 1,896 Brian Zuzick
- \$ 1,887 Nicholas Moore
- \$ 1,866 Michael Gerstein
- \$ 1,785 Hunter Houvener
- \$ 1,757 Mathew Mealey
- \$ 1,711 Mitch Duplantis
- \$ 1,598 Samantha Ralston
- \$ 1,590 Joshua Krueger
- \$ 1,433 Patrick Rieger
- \$ 1,424 Avi Kauderer
- \$ 1,390 Richard Mansfield
- \$ 1,388 Michael Clemente
- \$ 1,326 Jinelly Urena
- \$ 1,297 Reynolds Akuamo
- \$ 1,259 Tara Crane
- \$ 1,244 Brandon Minor
- \$ 1,242 Michelle Martinez Aviles
- \$ 1,242 Sara Vaz
- \$ 1,225 Morgan Lobello
- \$ 1,185 Kerlens LaRose
- \$ 1,144 Bobby Szwaja
- \$ 1,121 Ricardo Subero
- \$ 1,095 James Franklin
- \$ 1,071 Dustin Dunbar
- \$ 1,058 Nasr Quadri
- \$ 990 David Nham
- \$ 956 Lorena Barriere
- \$ 948 Evan Donoghue
- \$ 942 Javier Diaz
- \$ 927 Marc Salvaggi
- \$ 795 Charles Ferrari
- \$ 777 Steven Engrav
- \$ 777 Stephanie Lovins
- \$ 756 Daniel Hartwig
- \$ 740 Cara DeFiore
- \$ 704 Ryan Stenglein
- \$ 698 Jennifer Wehrle
- \$ 691 Sean Velasquez
- \$ 680 Melinda-Rae Lyse
- \$ 641 Darrell Asbell
- \$ 638 Duni Olusegun
- \$ 591 Christopher Bentley
- \$ 538 Chris La Fond
- \$ 518 Eugene Garcia
- \$ 516 Zach Otto
- \$ 515 Jordan Chalom

REINSTATEMENT BONUS

1



NICHOLAS GASPARRO
\$4,076
Sabrina Lloyd

2



SAMI MOGANNAM
\$3,906
Don Foti

3



NABIL SPAHI
\$2,827
Giglione-Ackerman

4



BRADLEY WEIGAND
\$2,289
Surace-Smith

5



MITCHELL LOOK
\$2,238
Surace-Smith

APRIL BONUS LEADERS

PAYOUT: \$69,380

QUALIFIERS: 176

- \$ 4,076 Nicholas Gasparro
- \$ 3,906 Sami Mogannam
- \$ 2,827 Nabil Spahi
- \$ 2,289 Bradley Weigand
- \$ 2,238 Mitchell Look
- \$ 1,739 Joseph B Smith
- \$ 1,526 Dason Phaul
- \$ 1,516 Dinah Cawthorne
- \$ 1,488 Bryan Czajkowski
- \$ 1,434 Lily Sakai
- \$ 1,171 Fritzel Octave
- \$ 1,072 Nicholas Urso
- \$ 1,063 Scott Dillingham
- \$ 969 Joseph Faisant
- \$ 921 Richard Pazak
- \$ 890 Megan Russell
- \$ 823 Maurice Baritz
- \$ 803 Oscar Gastelum
- \$ 799 Ericka Martinez
- \$ 797 Anna Senra
- \$ 777 Ruben Santillana
- \$ 758 John Mercurio
- \$ 746 Audrey Lee
- \$ 737 Rich Walus
- \$ 727 Corey LaVigne
- \$ 726 Asiguy Haugabook
- \$ 723 Ashley Bodnar
- \$ 697 Maria Ramirez
- \$ 652 Edmaggie Myrthil
- \$ 641 Winnell Powell
- \$ 554 Racquel Castillo
- \$ 551 Agniesz Matyszczyk
- \$ 545 Janice Moseychuck
- \$ 544 Dawid Liniewski
- \$ 524 Andrew Chambers
- \$ 501 Lleison Martinez

5 BONUS TOTAL: \$4,760,116

- WORLD'S GREATEST \$2,059,379
- LEADERSHIP \$1,736,558
- SA/GA TRAINING \$560,381
- RGAL LEADERSHIP \$334,418
- REINSTATEMENT \$69,380

All qualifiers listed achieved at least \$500 in bonus totals | WGB qualifiers achieved at least \$1000 in bonus totals

FOUNDERS CLUB

April Qualifiers—
Outstanding Producers:

Mark Lomonaco

Altig-Orlovic
5 Qualifications
\$84,200 Net ALP
85.2 RET

Ross Ewen

Scott Rehberg
6 Qualifications
\$70,964 Net ALP
87.6 RET

Benjamin Ainscough

Altig-Orlovic
1 Qualification
\$105,498 Net ALP
79.1 RET

Richard Carter

Altig-Orlovic
6 Qualifications
\$76,565 Net ALP
91.5 RET

Matthew Zang

Altig-Orlovic
1 Qualification
\$64,865 Net ALP
80.1 RET

Oleg Novitchii

Surace-Smith
2 Qualifications
\$97,453 Net ALP
86.9 RET

Henry Ingraham

Tom Williams
3 Qualifications
\$75,546 Net ALP
87.2 RET

Lleison Martinez

Cisco Perez
1 Qualification
\$61,177 Net ALP
80.9 RET

DIRECTORS OF THE MONTH



Leaders growing leaders

Sales Director of the Month



Phil Bromagen

Phil had 117.79% growth over April 2016.

PR Director of the Month



Denise Gilbert

Denise met 115.87% of Objective during April 2017.

KEEP THINGS IN



David Zophin

Executive Vice President/
Assistant to the President

BRUCE LEE SAID, "I NEVER FEARED man or woman who practiced 10,000 kicks, I kept my eyes on the one who practiced 1 kick 10,000 times!"

Focus is the glue that holds a goal in place ... an insurance policy on your journey to success. If you've got a great goal or idea but you don't have focus, you really don't have much!

What exactly is focus? Focus is simply a goal, a picture in your mind's eye of something you want. Your focus is usually spelled in CAPITAL LETTERS! It's the equivalent of Moby Dick in a goldfish bowl — just too powerful to ignore!

A successful focus is based on the concept of singularity. Your goal must create in your mind both the perception and reality of importance. The most important aspect of focus is single-mindedness.

Because everything you do moves you closer to or further from your goal, focus cannot be considered in isolation. If everything you think, say, and do moves you toward your goal, then everything requires focus!

Focus creates a powerful force: goal power. The moment you focus on a goal, your goal becomes a magnet, pulling you and your resources toward it. The more focused your energies, the more power you generate. There is a seismic shift in performance that takes place when you move from decisiveness to focus. The shift is caused, enhanced, and accelerated by the intensity of your focus.

Focus is like plugging into a power source all its own. If there are two goal-setting elements that should be joined at the hip, no better pair exists than decision and focus. They feed off each other. Decision makes focus possible, and focus makes decision easier. Success offers living proof that decision and focus make a lovely couple.

The moment you energize a goal with focus, it will be as if the train you're riding instantly switches to a new set of tracks going in exactly the right direction at a high rate of speed. We're all vulnerable — it is easy to lose focus. Accept the fact that you must repeatedly recover your focus. A brief loss of focus is a minor derailment, but, if not regained rapidly, loss of focus becomes a wholesale train wreck.

Focus, readjust, and realign. Every opportunity competes for time and focus. Resist temptation. You can't do everything, but you can do one thing and stay with it until completion. Once you begin to focus, it's like telling the world, "Watch out! Here I come!" Focus signals the emergence of your goal.

Twelve presentations per week, as a minimum expectation, is clearly a goal worthy of your utmost focus. With a conservative closing rate of an overall 33%, 12 quality presentations will achieve on average 4 sales per week. Between the ALP on four sales, advance and bonus, this can add up to a nice earning level. You do not have to confuse yourself with a 10-step program for achieving your goals. Twelve presentations per week is the goal and that should be 100% of your focus. By focusing on 12 presentations, you create a simple and basic game plan and your FOCUS is never compromised. Everything you do is controlled by this laser focus on your goal, 12. How you set appointments, obtain referrals and deliver your presentations have to be aligned through your focus to deliver 12 quality presentations per week.

You will receive no sympathy in the marketplace for loss of focus. The feeding frenzy will begin the moment you allow your focus to wane. You put a bounty on your head every time you lose focus. Focus requires that you get on top of your goals like a chicken on an egg! Your bills need to be paid! You have people relying on you! You have a long career ahead of you so you need to nurture it and grow it now!

Focus is a priority, a necessity, and an absolute; it practically guarantees a front-row seat to prosperity. Focus, focus, focus this week and every week for the rest of the year! 🎯



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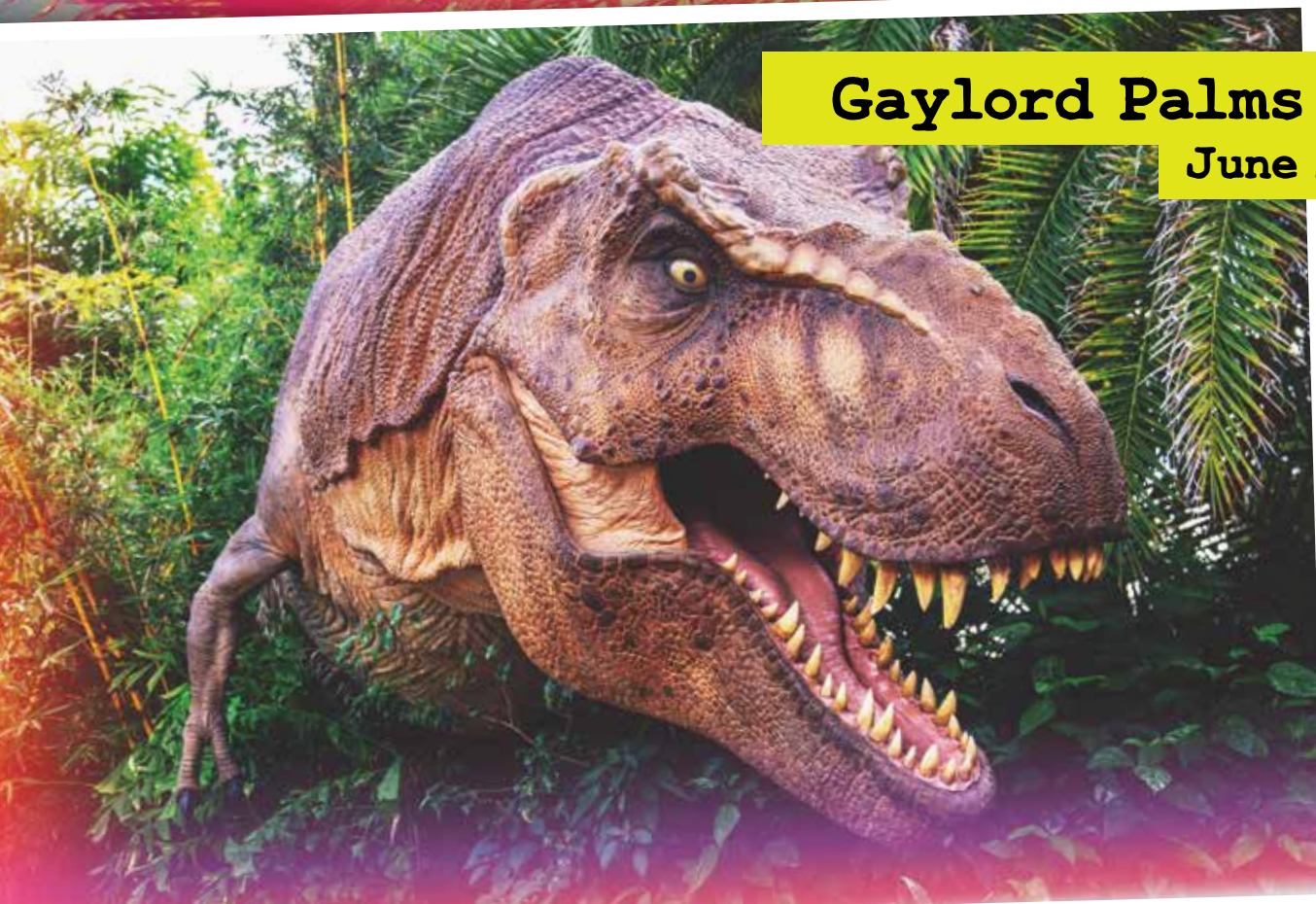
2018

CONVENTION

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Gaylord Palms Resort

June 24-27, 2018



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